Canadian **Consumer** Handbook

2005

Being a wise consumer
means being informed

This handbook offers tips, questions and advice on consumers' rights,
along with contacts for help with common problems.

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Welcome to the Canadian Consumer Handbook

Ministers responsible for consumer affairs at the federal, provincial and territorial levels continue to be committed to producing this reference book for you. They recognize the importance of consumers having access to reliable information when making difficult decisions in the marketplace.

Officials from all federal, provincial and territorial governments have pooled their knowledge of consumer problems and helpful consumer contacts into one volume. It is our hope that this cooperative effort will benefit consumers all across the country.

Today's marketplace offers consumers a broad array of products and services. To select among them wisely, consumers must understand their rights as consumers and the standards of quality they should expect.

This handbook, having found much success since its first publication in June 2002, offers information and advice to help you gain knowledge about consumer rights, make informed decisions and protect against unscrupulous merchants. You will find points to consider, questions to ask and steps to take as you make purchases and sign contracts, or, if you are a consumer affairs professional, as you help consumers do these things. Finally, for the most common type of consumer problems, the handbook includes corporate, consumer, and government and non-government contacts. These organizations are all part of the consumer affairs network.

We believe that this handbook will serve as a convenient reference as we strive to help consumers in the marketplace.

Michael Jenkin *Rob Phillips*
Consumer Measures Committee Co-Chairs

Preface

Consumer protection is an important goal for federal, provincial and territorial governments in Canada. The Consumer Measures Committee (CMC) has created the *Canadian Consumer Handbook*. In a spirit of cooperation, and to improve efficiency on the consumer front, the CMC was created under Chapter 8 of the *Agreement on Internal Trade*. The CMC, which has a representative from the federal government and every province and territory, provides a forum for national cooperation to improve the marketplace for Canadian consumers by harmonizing laws and providing information.

Governments involved in this project were Canada, Ontario, Québec, Nova Scotia, New Brunswick, Manitoba, British Columbia, Prince Edward Island, Saskatchewan, Alberta, Newfoundland and Labrador, and the Yukon, Northwest and Nunavut Territories. This handbook will be updated periodically in electronic format (**www.consumer.ic.gc.ca**).

Notice to Readers

This handbook is intended to serve as a guide and cannot replace first-hand information. A listing in this handbook does not mean that the authors necessarily endorse or recommend the products and services of the agencies and organizations that are named.

The authors have made every effort to ensure that the information in this handbook is accurate at the time of publication. Send corrections, comments and suggestions to the address below.

This publication is available upon request in multiple formats. For additional copies of this publication, please contact:

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General Information

How to Complain Effectively

Consumers are often faced with several challenges when issuing a complaint. A first point of contact now offered via the Canadian Consumer Information Gateway (**www.ConsumerInformation.ca**) is called the Complaint Courier. This powerful online tool will give you instant access to the resources and expert advice you will need to navigate the complaint process from start to finish. The Complaint Courier also provides you with expert advice on how to make any type of complaint in a clear, organized and effective way. The following guidelines can also help you to complain more effectively.

First Things First

- Contact the salesperson, retailer or business when you have a complaint about the goods or services that you bought.
- If you still have a problem, ask for the address and telephone number of the company headquarters and contact the customer service department.
- If that doesn't work to your satisfaction, look through the sections of this handbook that list the government offices and consumer organizations that apply to your situation. If you don't know where to start, call the government office of consumer affairs where you live (see the directory). Someone there will direct you to the right group.
- Taking legal action should be your last choice. If you decide to sue, remember that there are often time restrictions on filing lawsuits. You may wish to check with a lawyer about any statutes that may apply to your case.

Strategies for Success

- Do not be afraid to complain. Good businesses will be pleased to correct any mistake on their part. They know that customer goodwill is still the best form of advertising.

- Always keep a file of important information. Include the sales receipts, repair orders, warranties, cancelled cheques, contracts and any letters you have written to or received from the company concerned.
- **Do not procrastinate.** When a product is defective or unsatisfactory, it is important that you return it quickly so that you do not lose the right to get your money back, as well as damages in some cases. Always check the return policy before you buy.

When You Have a Problem

- Give the merchant the first chance to solve the problem.
- When there is a complaints department in the store where you made the purchase, use it. When there isn't, talk to someone in authority, such as a manager. A face-to-face discussion is best. Be firm and businesslike, but polite. Calmly and accurately describe the problem and what you want the company to do to solve it.
- Request specifics about how and when something will be done, and get the other person's name in case you have to refer to this conversation later. Write down any details of your complaint and keep it in your file. Make sure to date your notes.
- If a personal visit doesn't produce satisfactory results, write a letter to someone higher up, such as the general manager or owner. Provide all the details of the problem and your efforts to resolve it. Ask for action. Send a copy of your letter to the manufacturer, and be sure to keep a copy of it yourself.

Sample Complaint Letter

(Your Address)
(Your City, Province, Postal Code)

(Date)

(Name of Contact Person, if available)
(Title, if available)
(Company Name)
(Consumer Complaint Division, if you have no contact person)
(Street Address)
(City, Province)
(Postal Code)

Dear (Contact Person):

Re: (account number, if applicable)

On (date), I (bought, leased, rented, or had repaired) a (name of the product with serial or model number or service performed) at (location).

Unfortunately, your product (or service) has not performed well (or the service was inadequate). I am disappointed because (explain the problem: for example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented at the time of sale).

To resolve the problem, I would appreciate (state the specific action you would like — money back, charge card credit, repair or exchange, for example). Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, cancelled cheques, contracts, model and serial numbers, and any other documents).

I look forward to your reply and resolution to my problem, and will wait until (set a time limit: usually 10 working days is sufficient) before seeking help from a consumer protection agency or the Better Business Bureau. Please contact me at the above address or by telephone at (home and/or office number with area codes).

Sincerely,

(your name)

Enclosure(s)

cc: (indicate to whom you are sending a copy of this letter, e.g., product manufacturer)

What to Do When You Have Complained Without Any Results?

If you feel you have given the company enough time to resolve the problem and nothing has happened, send a copy of your letter and copies of supporting documents (not originals) to, or file a consumer complaint with, your provincial or territorial consumer protection agency or Better Business Bureau.

Small Claims Court

Small claims court can be an informal and relatively inexpensive method of resolving disputes when the amount claimed is less than $3 000, or up to $25 000, depending on the province. However, you will have to pay a fee to file a claim, and later you may have costs for such things as serving orders, payments to witnesses and travel expenses.

Legal problems can be presented in this court without a lawyer, although in most provinces the help of a lawyer is allowed. The court staff is experienced in helping consumers prepare the necessary forms, and the judges are capable of settling disputes. This court allows each side to explain its story, and does not expect consumers to know legal technicalities.

For information on how to proceed, contact the small claims or provincial court nearest you (look in the government listings in your phone book).

Class Action Suits

The purpose of a class action suit is to permit a large number of individuals who have suffered similar losses or injuries to band together in one efficient lawsuit. This means that individuals who may not be able to afford to sue on their own can act with others in the same situation against the same defendant. All the participants in the class action suit share both the costs and the outcome. With a class action suit, consumers with legitimate cases can afford what could have been an expensive legal procedure. Availability of class actions varies among Canadian jurisdictions.

Canadian Consumer Information Gateway

The Canadian Consumer Information Gateway (www.ConsumerInformation.ca) is an online portal that gives fast and easy access to reliable information developed in the public interest. Information is gathered from partners, departments and agencies of federal, provincial and territorial governments, and selected non-governmental organizations, ensuring the consumer is accessing information that is both accurate and relevant. The Gateway is designed for easy navigation with a powerful search engine capable of quickly finding consumer information. The Gateway also provides e-mail addresses and phone numbers to instantly connect the consumer with the right representative from the right organization for further information. It is fast becoming the first place consumers look to find trusted, reliable information. Canadians can access the Gateway on the Internet from home, public libraries, community access points, or from federal, provincial or territorial service outlets.

Consumer Challenges and Solutions

Like many consumers, you may be faced with ever increasingly complex issues in your day to day life. Multiple jurisdictions and the sharing of complaint handling responsibility between organizations add to the difficulty in finding solutions to common challenges. The "Consumer Challenges and Solutions" tool, on the Canadian Consumer Information Gateway (www.ConsumerInformation.ca) provides detailed answers to complex questions, such as:

- How do I verify if a company is legitimate?
- How do I import a car into Canada from the United States?
- How do I get my personal credit rating?
- How do I reduce telemarketing calls to my home?

The Consumer Challenges and Solutions tool may be able to provide you with the information you need in order to deal with your specific consumer issue.

Consumer Tips

Being a wise consumer is your best protection in today's marketplace. That means becoming informed about purchases, understanding your rights as a consumer, and practicing responsible management of your private financial and personal information.

This section on consumer tips covers a wide range of topics. While no book can address every issue, there is enough information here for you to educate yourself on the differences between proper and improper business procedures. "Buyer beware" is still the best advice to any consumer considering any purchase of goods or services.

Review these tips and remember that, while situations vary, the basic advice remains the same: be informed, ask questions, and proceed only when you are completely comfortable with your purchase.

Advance Fee Scams

Be cautious about ads promising guaranteed jobs, guaranteed loans, credit repair, debt consolidation or similar claims. Many of these offers are only a way to get you to send money in advance in exchange for little or no service (please also see the sections on contracts, electronic commerce, mail order, misleading advertising, multilevel marketing and pyramid schemes for information about other possible frauds).

- Be cautious when responding to advertisements, particularly those that use 1-900 telephone numbers. You can be charged substantial and differing amounts for calls to 1-900 numbers.
- Be careful about giving out any of your personal information, including your social insurance number, credit card numbers and bank account numbers. Fraudulent businesses could use this information to make unauthorized charges to your credit card or to withdraw money from your bank account.
- Before you make any payment, ask the business to send you a contract and other information stating the terms of the service and whether you can cancel the service and get a refund.
- Ask how long the firm has been in business and whether it is licensed. Review all contracts carefully. When you are unsure about a contract, take it to a lawyer or trusted advisor for his or her opinion before you sign.
- Contact your provincial or territorial consumer affairs office and/or the Better Business Bureau to find out whether any legislation applies to that type of business.
- When you suspect that advertising is fraudulent, contact the local police and consumer protection agency.

Apparel and Textile Care

The Canadian General Standards Board (CGSB) produced a new standard that provides new and improved industry symbols to help you clean and launder clothing safely. For the long-term, beautiful life of our apparel, it is essential to follow suggested cleaning instructions to prevent problems like shrinking, dye transfer, fading, or the unsightly deposit of lint onto the rest of the wash. The Guide to New Apparel and Textile Care Symbols is available online at www.consumer.ic.gc.ca/textile.

Buying

Before You Buy

- Take advantage of sales, but always compare prices. Do not assume an item is a bargain just because it is advertised as one. Don't rush into an expensive purchase because the "price is only good today."
- If direct selling (sale that takes place without any intermediary like door-to-door, television sales, etc), check whether the company is licensed or registered at the local or provincial level.
- Contact your provincial or territorial consumer protection agency for any consumer information they might have on this type of purchase.
- Be aware of extra charges such as delivery fees, installation charges, service costs, and postage and handling fees. Add them into the total cost of your purchase. A complete directory of organizations is available at the end of the present guide.
- Ask about the company's refund or exchange policy.
- Read the warranty. Note what is covered and what is not. Find out what you must do and what the manufacturer or seller must do when there is a problem.
- Never sign a contract without reading it. Don't sign a contract when there are any blank spaces in it or when you don't understand it. In fact, do not sign any document that you do not understand.
- Before buying a product or service, contact your consumer protection office to see whether there are automatic cancellation periods for the purchase you are making. In some provinces and territories, there is a cancellation period for contracts for credit, dating clubs, health clubs, pre-need funeral and cemetery services, time shares, natural gas, electricity, and door-to-door sales (please also see the section on special contracts).
- Walk out or hang up on high-pressure sales tactics. Don't be forced or pressured into buying anything.
- Only do business over the telephone with companies you know.
- Be suspicious of post office box addresses. These might indicate that a business does not want to be found. If you have a complaint later on, you might have trouble locating the company.
- Do not respond to any prize or gift offer that requires you to pay even a small amount of money up front.
- Use unit pricing in supermarkets to compare what items really cost. Unit pricing allows you to compare the price gram-for-gram, kilogram-for-kilogram. As an example, bigger packages are not always cheaper than smaller ones.
- Use coupons carefully. Do not assume they are the best deal until you've compared the price you would pay with a coupon to the prices of competitive products.
- Do not rely on a salesperson's promises. Get everything in writing.

After You Buy

- Read and follow product and service instructions.
- Read the warranty so that you understand what is covered and for how long.
- Be aware that how you use and take care of a product might affect your warranty rights.
- Keep all sales receipts, warranties, service contracts and instructions.
- When you have a problem, contact the company as soon as possible. Trying to fix the product yourself might cancel your right to service under the warranty.
- Keep a written record of any contact with the company.
- When you have a problem, check with your consumer protection office to find out about the warranty rights in your province or territory.
- Check your contract for any statement about your cancellation rights. Contact your consumer protection office to see whether a cancellation period applies.
- When you take a product in for repair, be sure the technician or person taking it in understands and writes down the problem you have described. Ask for and keep a copy of the repair order. Get an estimate on the cost of repairs before allowing the work to go ahead.

Collection Agencies

What Is a Collection Agency?

When you owe money to a business and have not made payments recently, the business may turn your account over to a collection agency. A collection agency is a business that obtains or arranges for payment of money owed to either a person or a company.

How Do I Deal with Collection Agencies?

- ➔ You must be notified in writing that an account has been turned over to a collection agency. The agency will contact you to attempt to collect the money you owe to its client.
- ➔ When possible, pay the money you owe. You won't have to deal with the agency once the account has been cleared.
- ➔ When it's impossible for you to pay the full amount at once, explain why.
- ➔ Offer some alternative method of repayment, either in a lump sum or a series of monthly payments.
- ➔ Never send cash. Always make payments in such a way that you have a receipt — either a cancelled cheque from your own bank or a receipt from the agency.
- ➔ Once the account has been officially turned over to a collection agency, you'll be dealing only with that agency when making arrangements for payment. Don't contact the original business — this just creates confusion — unless there's an error in the account. When this is the case, advise both the business and the collection agency.

When making payments to a collection agency, be sure not to bounce cheques and miss payments. When your financial circumstances change, contact the collection agency immediately and explain your current status. Follow up in writing.

Debts should not be treated lightly. They can result in court action, which could lead to money being taken from your pay cheque or seizure of your assets.

I Feel I'm Being Treated Unfairly by a Collection Agency

While rules vary across Canada, generally collection agencies are forbidden from doing the following:

- ➔ trying to collect a debt without first notifying you in writing, at your last known address, that a collection agency has been assigned to the account;
- ➔ recommending or starting legal or court action to collect a debt without first notifying you and obtaining the creditor's (the company to whom you owe money) written permission;
- ➔ making telephone or personal calls of such a nature or frequency as to constitute harassment of you or your family, or calling to collect a debt at certain prohibited times (which vary from one province or territory to another);
- ➔ implying or giving false or misleading information to any person that could damage you or your family;
- ➔ demanding payment of a debt without identifying themselves, saying who is owed the money, and stating the amount owed;
- ➔ continuing to demand payment from a person who claims not to owe the money, unless the collector has tried every way to ensure the person owes the money;
- ➔ taking over the debt from a creditor without first advising you; and
- ➔ contacting your friends, employer, relatives or neighbours for information, other than to get your telephone number or address.

When you believe a collection agency has breached any of the above regulations, contact your provincial or territorial office of consumer affairs.

Consumer Privacy

With all the advancements in electronic business over the past 20 years, consumer privacy has become a very important issue. You must take steps to protect your personal information at all times. People who obtain very basic personal information about you can drain your bank accounts, or charge things to your credit cards or telephone, costing you a great deal of time and money. They can also bombard you with unwanted solicitations and marketing.

By taking some simple precautions, you can go a long way towards protecting your privacy, finances and peace of mind (please also see the sections on contracts, electronic commerce, fraud, identity theft, debit card fraud and advance fee scams).

- ➔ Pay for local purchases with cash, rather than by cheque or credit card.
- ➔ Ask manufacturers, catalogue or magazine subscription companies, charities and others with whom you do business not to sell your name to others for marketing purposes.
- ➔ When companies ask for your social insurance number (SIN) or for personal information that is not essential for the transaction, ask them why they need to know. Be wary about giving out your SIN. You are only required by law to give your SIN to your employer and for income tax purposes.
- ➔ Don't give anyone your credit card or bank account numbers unless you're making purchases with them, and don't put credit card numbers on your cheques.
- ➔ When filling out warranty or other information cards, don't include optional or unnecessary personal information.
- ➔ Companies promoting sweepstakes, contests and prize offers can easily obtain personal information. Be careful to check out the companies before deciding to do business with them or releasing personal or financial information.
- ➔ Always check your credit card, cellular phone, telephone or other bills to make certain that all the charges are for things that you have authorized.
- ➔ When using a credit or debit card, don't leave the receipt behind.
- ➔ Don't let others see you key in your PIN when using a debit card.

For a complete online guide to protect your privacy and personal information in the age of electronic commerce and new information technologies visit Privacytown at www.consumer.ic.gc.ca/privacytown.

For more information on privacy laws consult the Office of the Privacy Commissioner of Canada Web site at www.privcom.gc.ca.

Contracts

Contract law is a very complex topic and can be confusing to consumers and merchants alike. A contract is a written or spoken agreement between two or more parties, intended to be enforceable by law. Always read over a contract carefully and do not agree to it unless you are confident that you understand it completely. When possible, have your lawyer or another trusted person review anything that you intend to sign. Generally, a contract is binding when the following is true:

- ➔ the parties intend to make a contract;
- ➔ there is an offer and an acceptance; and
- ➔ the parties receive something (e.g. the company receives money and you receive a service) in return for their promises.

A contract may take many forms, such as an oral, written or standard form agreement. All are equally valid. Getting out of a contract is not an easy thing, but it can be done. For example, both parties could agree to end the contract. In some provinces and territories, there is an automatic cancellation period for contracts for credit, dating clubs, health clubs, funeral and cemetery services, timeshares, natural gas, electricity and door-to-door sales.

This is called a cooling off period and depending on your province or territory of residence, you may be entitled to one, which may vary in duration. A cooling off period is defined as a specific period of time in which you can reconsider your consumer decision. As a consumer, you are entitled to cancel within this period, for any reason you like. Contact your provincial or territorial office of consumer affairs to find out more about the cooling off period, if it applies to your jurisdiction, how many days it encompasses and for what services it applies to.

Unless the other party agrees, consumers should not attempt to get out of a contract without seeking legal advice. An attempted cancellation may backfire and end up being more expensive than fulfilling the original contract would have been.

Please also see the section on fraud.

Special Contracts

Dating Services

When you choose to deal with a dating service, be sure to check the following:

- ➔ from how far away the referrals might come;
- ➔ that dates are club members;
- ➔ the opportunity you will have to review the video, profile or picture of a proposed date before your phone number is given or a meeting is arranged;
- ➔ that the information in your file is clear (e.g. your wishes, interests, requirements and "won't accepts");
- ➔ the length of the contract and the number of dates and introductions promised;
- ➔ the cost of any additional fee to extend, renew or continue the membership;
- ➔ whether there are any extra costs associated with club functions (for parties, picnics or trips, for example);
- ➔ what the club promises to do for the basic fee (there might be little relationship between the cost and performance of the club, so beware of very high-priced companies);
- ➔ that all guarantees are in writing;
- ➔ for figures on its success rate and the average length of time needed to locate an acceptable spouse when the club promises to find you a spouse; and
- ➔ the cancellation policy; contact your provincial or territorial consumer agency to find out about your legal rights and with your local consumer affairs agency to file a complaint.

Health Clubs

When you are considering whether to join a health club, be cautious of the following:

- ➔ joining clubs that have not opened: they might never open;
- ➔ low-cost "bait" ads: many "switch" you to expensive long-term contracts;
- ➔ promises that you can cancel any time and stop paying: check the written contract for the terms of membership and any other promises;
- ➔ the fine print: many low-cost ads and contracts severely restrict hours of use and services;
- ➔ signing long-term contracts: many consumers quit using the club within a few months; and
- ➔ unbelievably low one-time fees with no monthly dues.

Before you sign, be sure to do the following:

- ➔ check with your doctor (you should do this before you begin any exercise program);
- ➔ visit the club at the hours you will be using it;
- ➔ check that promised equipment and services are actually available;
- ➔ talk to current members about their satisfaction with the club;
- ➔ check out several clubs;
- ➔ consider your commitment to a long-term program: good intentions seem to fade as the reality of the hard work sets in;
- ➔ read the contract carefully to find out if interest is charged for a payment plan and that all promises are in writing; and
- ➔ check with your provincial or territorial consumer affairs office for any laws or cancellation rights that apply where you live.

Timeshares/Campgrounds

- ➔ Overvalued or misrepresented prizes and awards are sometimes used to promote timeshares and campgrounds. Free awards might "bait" you into driving a long distance to the property, only to attend a long, high-pressure sales pitch to obtain your prize.
- ➔ Be realistic. Make your decision based on how much you will use the property and if it provides the recreational and vacation opportunities you want. Don't decide to purchase based on an investment possibility. The property might be difficult or almost impossible to resell.
- ➔ Ask about additional costs, such as finance charges, annual fees and maintenance fees. Maintenance fees can go up yearly.
- ➔ Compare your total annual cost with that of hotels or your normal vacation expenses.
- ➔ Ask about availability during your vacation periods. Ask what other timeshares or campgrounds you may use with your membership.
- ➔ Talk to individuals who have already purchased from the company about the services, availability, upkeep and reciprocal rights to use other facilities.
- ➔ Get everything in writing, and make sure verbal promises are in the written contract. Have an independent attorney review any contracts and documents, and make sure there are no blanks on papers you sign.
- ➔ Ensure that cancellation rights are spelled out in the contract before you sign.
- ➔ Check for any complaints against the company, seller, developer or management company with the Better Business Bureau.
- ➔ Check that the property complies with local laws.

Credit Repair

You might see or hear ads from companies that promise to "clean up" or "erase" your bad credit and give you a fresh start. They charge high fees, usually hundreds of dollars, but do not deliver on their promises.

Check your credit report on a regular basis to ensure it's accurate. If there are mistakes you can't resolve, contact your provincial or territorial office of consumer affairs for help.

If you are thinking of hiring someone to repair your credit, remember this:

- No one can require a credit bureau to remove accurate negative information before the legal time is up.
- There are no "loopholes" or laws that credit repair companies can use to get correct information off your credit report.
- No credit repair company can do anything you can't do for yourself.
- The only way to "repair" bad credit is with good credit practices over a period of time.

Debit Card Fraud

To ensure that you are not a victim of debit card fraud follow these steps:

- Never disclose your Personal Identification Number (PIN) to anyone including friends, family, financial institution employees or law enforcement agencies.
- Keep your debit card in a safe place and never lend it to anyone. If you suspect that someone knows your PIN, change it immediately or contact your financial institution to cancel the card.
- Hide the keypad with your hand when you enter your PIN.
- Memorize your PIN. Avoid writing down your PIN. If you must do so, make sure that it is well disguised, for example, by re-arranging the numerals or substituting other numerals or symbols, by keeping it within a record of other information and storing it separately from your debit card.
- When selecting a PIN do not use obvious information. You could be liable if you use your name, address, telephone number, date of birth or social insurance number.
- If your card is lost, stolen, or retained by the ABM, or you find out that there has been an unauthorized transaction, notify your financial institution immediately.
- If you have made a purchase that does not appear on your monthly statement, change your PIN immediately and notify your financial institution as the information on your card may have been stolen at a bogus machine.

For more information on how to protect yourself against debit card fraud visit the Consumer Connection Web site at: www.consumer.ic.gc.ca/debitfraud.

Door-to-door Sales

Although this method of selling is not as popular now as it was in the past, it can still both provide a service and be an annoyance. If you do receive a door-to-door salesperson at your home, remember the following tips:

- Ask to see the salesperson's personal identification and licence or registration. Make note of his or her name, the name and address of the company, and whether the salesperson carries proper identification.
- Ask for sales literature and then call local stores that sell the same merchandise to compare prices. Some door-to-door products may be overpriced.
- Don't be pressured into buying anything. Watch for the warning signs: an offer of a "free gift" if you buy a product, an offer that is only good for that day, or a claim that a neighbour just made a purchase.
- If you feel threatened or intimidated, ask the person to leave. Don't leave the person unattended in any room of your home. When you are suspicious, immediately report the incident to the police.

Every province and territory gives you a specified number of days (a cooling-off period) during which you can cancel a contract you make with a door-to-door salesperson for any reason. To find out the length of the cooling-off period where you live, contact your consumer protection office.

Electronic Commerce

The basic rules for smart shopping at a store will serve you well when shopping over the Internet. The extra challenge the Internet provides is that some of the clues you use, perhaps even unconsciously, when shopping in person are missing when you shop online. The electronic merchant you deal with may be in another town or province, or even on a different continent. You cannot walk around the premises and get a feel for the place, its products or personnel.

The Internet is ideally suited for sharing information, and you can use the Net to obtain extra details that will help you make better buying decisions. If you make sure to learn about the following key issues, you will be well prepared to protect yourself when shopping online.

Know Who You Are Dealing With

Reputable online merchants will post plenty of information about themselves, where they are located, their phone and fax numbers and details such as the following:

- links to objective evaluations of their products and services, such as product reviews in magazines;

- membership in organizations designed to guarantee standards, such as industry associations or the Better Business Bureau;
- certificates or seals of quality; and
- other options for purchasing the products or services listed on the Web site (by phone, at store locations or through a catalogue, for example).

When you deal with international vendors the risk is higher. Different laws and standards apply. In addition, it may be difficult to get local authorities to act on your complaint if you feel you have been dealt with unfairly by a vendor.

You may want to start shopping by buying something inexpensive. If you are unhappy with the product or the service, shop elsewhere.

Know Exactly What You Are Buying

You can't handle the product or see the person who will be providing a service when shopping online. The vendor should provide enough information for you to properly evaluate what you are buying, including details such as the size, colour, weight and texture of the product.

Know What You Are Agreeing To

Every time you choose to buy something online you are entering into a contract with the vendor. Any reputable vendor will provide the terms of this contract on its Web site. Read them and keep a copy for your reference. Insist on the following:

- information detailed and complete enough for you to understand the terms of sale;
- a description of the efforts the company is making to provide a secure connection to protect your credit card number and other financial information (by using a secure server, for example, indicated by https:// in the address) and to protect your privacy; and
- an explanation of how the company handles complaints and returns.

Be concerned in these cases:

- when the company does not provide the terms and conditions on its site; and
- when the terms and conditions they do provide are so complex and detailed that they discourage you from reading them or are difficult to understand.

Know What You Are Paying

The final price for online items is often considerably different from the listed price. Any reputable vendor's Web site will calculate the shipping and handling costs for you before you make a final decision to purchase an item.

Foreign currency: Do the math and figure out what the price will be in Canadian dollars. Most people's sense of the relative value of currencies tends to be optimistic and they end up paying more than they hoped as a result.

GST and customs: Canada Border Services Agency (CBSA) will calculate and add GST or HST to the cost of most purchases made outside Canada. The agency will also charge you an inspection fee for doing so that may be more than the actual GST or HST on small purchases, such as books and compact discs.

Know What Information You Are Giving to the Vendor and Why

Never deal with vendors who do not post a privacy policy committing them to protect your personal information.

For many Internet vendors, your personal information is as important as the money you pay for a product or service. Make sure you know why vendors are asking for information and what they intend to use it for.

Online Shopping for Children and Teens

All the same considerations apply when children are shopping online, only more so. Children and teens are easily fooled by items that turn out to be not as big or as much fun as they looked online, or of acceptable quality. Children and teens often do not understand the real cost of some purchases. They may also give out personal information without realizing the consequences. Teach them to be aware of the risks and show them how to protect themselves when buying online.

Here are links to some Web sites that can help you and your family become Internet savvy:

- Media Awareness Network: www.media-awareness.ca
- Canadian Marketing Association: www.the-cma.org/consumer/kidtips.cfm
- Advertising Standards Canada: www.adstandards.com/en/standards/adstandards.asp

Payment System Security

Before providing your credit card number or other financial information, make sure the merchant has a secure transaction system. Most Internet browsers indicate when you are using a secure Internet link. Look for one or both of these clues:

- an icon, often a lock or key at the bottom of the screen. The lock should be in the locked position and the key should be unbroken;
- whether the Web site address begins with https:// — the "s" indicates that the site is secure.

Be Careful About

Online Auctions

- Online auctions can be risky. Verify who is selling the item. Know what you're buying, and get a description of the item in writing in case the product does not meet your expectations.
- When you are buying from a private individual, consumer protection laws do not protect you. Read the rules of the auction site: better sites will keep records of customer satisfaction and should also have dispute resolution mechanisms.

Buying Internationally

- Remember, buying internationally involves more risk. When calculating the price, factor in shipping and handling costs, taxes, duty and currency conversion. Ask about warranties. Check that products meet Canadian safety standards.

Warning Signs

There are a number of practices that no reputable vendor would use, including these:

- Asking for credit card information before a sale is made. Be especially wary of anyone who asks for your credit card number as a condition of entry to a site.
- Any attempt to rush you into a decision. Tags that warn that an item is in limited supply or warnings that prices will go up if you don't act immediately are good examples of these tactics. Mass-produced items, in particular, should be available in whatever quantity is required.
- Unsolicited offers that arrive by e-mail. There may be a few honest people doing this, but the vast majority of unsolicited offers are of little value, and many are outright fraudulent. In addition, unsolicited e-mail can contain computer viruses. The best approach is to delete all unsolicited e-mail offers unread. Do not reply to these messages, even to remove yourself from a mailing list.
- Things that sound too good to be true. They usually are. Watch out for get-rich-quick schemes, free vacations and fabulous job opportunities.

- Vendors who try to make you earn your way into doing business with them. Nobody should ask for a commitment from you to purchase before you make a decision or just to get into a site.
- Sites that seem to take over your computer. Be especially wary of vendors who use "browser traps," which are designed to make it hard for you to get out of a site. A browser trap might, for example, disable the "back" button on your browser or eliminate all your recently visited site options. Other traps will open new windows every time you try to close one. Do not do business with anyone who uses these techniques, and never make a purchase to get out of the trap.

If you do get caught in one of these traps, stop for a moment and relax, and then figure out how to get out. Usually, typing the address of a site you know well into your browser's "go to" window and pressing the Return key will do it.

Contact your provincial or territorial office of consumer affairs as some jurisdictions have legislation that may assist consumers who make purchases online.

For more information about shopping online consult the Consumer Connection Web site at www.consumer.ic.gc.ca.

You can also consult the Canadian Code of Practice for Consumer Protection in Electronic Commerce at www.cmcweb.ca/ecommerce.

As of January 2004 the *Personal Information Privacy and Electronic Documents Act* came into effect. Visit the Office of the Privacy Commissioner of Canada Web site at www.privcom.gc.ca for information on your rights under the *Act*.

Fraud

Be aware of some of the common signs of fraud. Walk away from offers that sound too good to be true. They usually are. Toss out the mail or hang up the phone when you see or hear the following:

- → Sign now or the price will increase.
- → You have been specially selected...
- → You have won and must pay a fee to collect your prize...
- → All we need is your credit card (or bank account) number; it's for identification only.
- → All you pay for is postage, handling, taxes...
- → Make money in your spare time, guaranteed income...
- → We really need you to buy magazines (a water purifier, a vacation package, office products) from us because you can earn 15 extra credits...
- → I just happen to have some leftover paving material from a job down the street...
- → Be your own boss! Never work for anyone else again. Just send in $50 for your supplies and...
- → A new car! A trip to Hawaii! $2 500 in cash! Yours, absolutely free! Take a look at our...
- → Your special claim number entitles you to join our sweepstakes.
- → We just happen to be in your area and have toner for your copy machine at a reduced price.

Remember, the smart consumer always looks at the total price and checks out the company and product before buying.

Stay away from telemarketers who want to do the following:

- → send a courier for your money;
- → have you send money by wire;
- → automatically withdraw money from your chequing account;
- → offer you a free prize, but charge you handling and shipping fees;
- → ask for your credit card number, chequing or savings account number, social insurance number or other personal information;
- → get payment in advance, especially for employment referrals, credit repair or providing a loan or credit card (Alberta and Ontario laws prohibit a loan broker from asking for money before the consumer gets the loan); or
- → have you join a pyramid or multilevel sales scheme.

These are all ways to separate you from your money. To report telemarketing fraud, get in touch with PhoneBusters at 1-888-495-8501 or visit www.phonebusters.com. PhoneBusters is the national anti-fraud telemarketing call centre operated by the Ontario Provincial Police in partnership with the Royal Canadian Mounted Police (RCMP) and supported by industry and government partners. You can learn about consumer scams and find advice on how to deal with them at www.rcmp.ca/scams/index_e.htm. You can also contact your provincial or territorial office of consumer affairs.

Are you at risk of being a victim of fraud? To find out visit the *Fraud Files* at www.consumer.ic.gc.ca and take the *Fraud Quiz*.

Funerals

Most people avoid thinking about funerals until faced with the death of a loved one. When you wait until this time of stress and grief, it can be hard to make the necessary decisions. In Saskatchewan, Alberta and British Columbia, funeral services are regulated by the provincial consumer affairs office. In Ontario, the Board of Funeral Services regulates funeral services. In Newfoundland and Labrador, there are laws governing prepaid funerals.

For more information, please contact your provincial or territorial consumer affairs office.

What Kind of Casket?

The price of a casket can easily account for half the total cost of an average funeral service. Prices range from about $135 for a plywood casket to several thousand dollars for cloth-covered, metal or hardwood caskets. Discount casket stores have opened in some cities in Canada and some local companies make and sell caskets. Check with a funeral director to determine the advantages and disadvantages of using them.

You may have to ask to see less expensive caskets — often they are not on display. Plywood caskets can usually be purchased on request. In some areas, you can save money by renting a decorative casket shell for use during the funeral and graveside service. The shell is then lifted off the plain casket and returned to the funeral home for reuse. A home-made casket can also be used.

Sometimes, people go deeply into debt when they choose a casket because they want to do their best for the deceased. Think carefully about spending more than you can afford or have budgeted for in advance. Consider asking a trusted friend or relative to accompany you when you decide which casket to buy. Consider too that a casket is not required when the body is to be cremated (although a container must be supplied).

Embalming: Extra or Essential?

Embalming involves substituting a chemical fluid for blood to temporarily preserve the body. This is usually done for cosmetic and sanitation purposes when the body is to be viewed in an open casket. In most cases, embalming is not legally required.

Consider the benefits of embalming and the wishes of the deceased and next-of-kin. If you decide against embalming, inform the funeral home immediately. In most cases, except in Ontario, unless you give instructions to the contrary, funeral homes will usually go ahead with this procedure and charge you for it.

Burial or Cremation?

Burial is the traditional way to deal with remains. Cremation, however, is gradually becoming more accepted. This method offers practical advantages in a time of urban sprawl. Cremation usually costs less than burial, and you won't have to spend money on a cemetery plot.

Burial

Bodies must be buried in approved cemeteries. There are two methods of burial. The first is the traditional earth burial, in which the body is placed in a casket and lowered into the ground. The second type of burial is relatively uncommon. It involves permanently placing the body and the casket in a mausoleum, or tomb, above or just below the ground.

Cemetery costs vary widely. Before you make an agreement to purchase a plot, ask for a written statement listing all costs.

Cremation

Before you receive permission to have a body cremated, the body must be examined by a medical examiner and a Medical Certificate of Death signed by the attending physician.

Funeral chapels and crematoriums most often request that the body be enclosed in a container that is combustible, of rigid construction and equipped with handles. You may supply your own homemade container.

After a cremation, all that usually remains of the body is two to three kilograms of pulverized bone and ash. These materials are pure and represent no health risk. You're free to take care of the ashes as you see fit. Most crematoriums and funeral homes will provide temporary storage until you decide what is to be done with them. The ashes may be disposed of by the crematorium, or returned to the next-of-kin in a container.

Cemetery facilities for receiving ashes vary. Some have an urn garden. Others have a columbarium, an above-ground structure where urns are held. Another option is to scatter or bury the ashes at a family plot.

Conventional Funeral Service

A conventional funeral involves a service in a church or funeral chapel, with the body present, followed by burial. The following is usually included:

- ➔ removing the body to the funeral home;
- ➔ using funeral home facilities;
- ➔ embalming and cosmetic application;
- ➔ the price of the casket;
- ➔ using a hearse for transportation to the cemetery or crematorium;
- ➔ arranging religious services;
- ➔ registering the death and obtaining the Burial Permit; and
- ➔ preparing newspaper death notices.

Memorial Service

A memorial service is usually held when the body is not present. For example, the body may have been directly buried, cremated or donated for medical research.

A memorial service is most often held within a few days or weeks of the death. Memorial services, as with funeral services, can be large or small, and held in a church, funeral home chapel, hotel, private club or family home. Arrangements are usually simple. Embalming, viewing and other services associated with a conventional funeral are eliminated, reducing the cost.

Prearranging a Funeral Service

When looking for a prearranged plan, ask yourself the following questions.

- ➔ Does the funeral establishment have a good reputation? Ask friends for recommendations. Ask yourself if the funeral home is likely to be in business for many more years.
- ➔ Will interest be paid on the money in your prearranged plan? If so, compare rates at various funeral homes. Will you or your estate receive the interest, or will the funeral home?
- ➔ If installment payments are to be made, will there be an extra charge for late payment?
- ➔ Are all goods and services to be provided described specifically in the contract?
- ➔ Does the plan meet your religious needs? Does it allow for a service in your own church, or must you use the funeral chapel?
- ➔ Is there any plan to cover the increased cost of the prearranged service due to inflation?

Buying a Cemetery Plot

You can also buy a cemetery plot and a grave marker in advance. Before signing a contract, get answers to the following questions.

- ➔ What happens if you move or change your mind for whatever reason? Would you be able to sell the plot or transfer ownership?
- ➔ How will payment be made?
- ➔ What penalty would be applied if you failed to make the payments?

Donating a Human Body or Organs

Medical science makes valuable use of donated tissues and organs for research, teaching and transplants. The entire body, or just certain parts, may be donated. It is quite easy to make such a donation. Just write out your instructions on a piece of paper and sign it.

Be sure to tell your next-of-kin about your wishes. It's also a good idea to carry a donor card in your wallet. Drivers' licences may have an attached universal donor card, which you must fill out and sign for your wishes to be followed.

Getting Help from Memorial Societies

Memorial societies are voluntary, non-profit organizations dedicated to helping people arrange simple, dignified and inexpensive funerals in advance. They encourage the donation of bodies or body parts for medical science.

Most memorial societies have either a legal contract or an agreement with one or more local funeral homes to provide services for members. These services may not otherwise be offered to the public, although consumers can ask for them. Memorial societies that are unable to get such an agreement from local funeral homes will give advice to people who want to prearrange their funeral. Members are given a form on which they indicate their desired arrangements. A copy of this form is then kept by the society and/or the cooperating funeral home. If you should move, your membership file could be transferred to the local memorial society.

Home Renovations

Before you start, you should keep in mind that there is no such thing as a small, simple renovation project. The process takes time and effort. It's also messy. However, the more planning and care that goes into the renovation in advance, the better your chances of having things turn out to your satisfaction.

➔ Understand your own abilities and the amount of time that you can spend on the project. This will help you decide what kind of professional help you should look for, ranging from an architect or general contractor, who will take charge of the project from beginning to end, to a one-person local construction company.

➔ Write a full, detailed list of the things that you want to achieve. If you change your mind part way through the project, the costs will change too.

➔ Check with your local building inspection department to find out which permits you'll need (this is not your contractor's responsibility unless that is spelled out in your contract) and with your insurance company to discuss any extra insurance requirements that will add to your final cost.

➔ Make a list of potential suppliers to interview. After you've followed the first two steps, talk to relatives, friends and neighbours to get recommendations, as well as local business associations. Some professional organizations such as architects and building associations keep a list of suppliers who specialize in renovation work. Check with your local Better Business Bureau or business association to see whether any complaints have been filed against any firm that you are thinking of hiring.

➔ Contact at least six professionals by telephone to find a minimum of three to interview.

Interviews are a two-way conversation. The supplier should ask you a lot of questions about what you want. You should be prepared to ask the supplier about similar projects he or she has handled, the time required for the job, whether there will be subcontractors involved, what the stages of progress will be, and the requirements of permits. You should never be given a quote at the interview. Ask the supplier to send you a written estimate of all costs, including labour and any extra charges.

Review all the quotations carefully. They should outline your project and provide at least a partial cost breakdown.

Once you've decided on a supplier and you're satisfied with the details in the contract, sign it. Never allow work to proceed until you have fully reviewed, understood, agreed to and signed the contract.

The contract should include the following information:

➔ the type and amount of work to be done;

➔ any extras;

➔ who is to complete the work (including a list of any subcontractors and who is responsible for their payment and when);

➔ the total cost;

➔ the start date and date of completion;

➔ who is responsible for clean-up afterwards; and

➔ the name and address of the supplier and your name and address.

On major projects, attach a list of the sections of work to be done and their completion dates to the contract. A payment schedule should also be part of the contract.

Keep payments down to a minimum and check on construction liens legislation in your area. The law may require you to hold back a percentage of the payment until the date when the major work is finished (what's known as the substantial completion date). You'll be asked to sign a completion certificate. Don't sign it until the work is finished and you're satisfied with it. If a contractor asks for a deposit he or she may require a provincial licence. Check with your consumer protection office.

For more information on what to do when hiring a contractor visit the Get It In Writing Web site at www.hiringacontractor.com.

Door-to-door Home Repairs

Sometimes salespeople come to your door offering a deal on roofing, driveway resurfacing, or furnace inspection or repair, because "we just happen to be in your neighbourhood." Usually they insist that the contract must be signed immediately to get the "special" price.

This is a high-pressure sales tactic. Don't fall for it. If you were thinking of having the work done anyway, you should ask the salesperson for local references. Obtain quotes from other suppliers as well.

Although the majority of sellers are honest, some are not. The seller may ask for a deposit, then never return to do the work. Or the work he or she provides is substandard. Unless you have personal references, you won't know what you're really buying until your money is gone (please also see the section on door-to-door sales). When you sign a contract in your home, the contractor may be required to be licensed and bonded, and there may be a cooling off period, during which you may cancel the contract for any reason. For more information, contact your provincial or territorial consumer protection agency.

Identity Theft

Identity theft (ID theft) is a growing and serious crime. It occurs when someone uses your personal information without your knowledge or consent to commit a crime, such as fraud or theft. To reduce the risk of identity theft, manage your personal information by taking the following steps:

1. Guard your personal information and documents

- ➔ If you don't know why someone is requesting your personal information, under privacy laws, you can ask that they provide a legitimate reason for its collection.
- ➔ At ABMs, always shield the entry of your personal identification number (PIN), and never give your PIN or password to anyone, including staff at your financial institution or police.
- ➔ Carry as few cards and identity documents as possible, and always check to see the credit card you get back is your own.
- ➔ Choose a PIN or password that does not include your name, telephone number, date of birth, address or Social Insurance Number (SIN).
- ➔ Beware of mail, phone and Internet promotions or fraudulent Web sites that ask for personal information.
- ➔ Keep your birth certificate, SIN card or passport in a secure place.
- ➔ Shred, destroy or cut up sensitive information before tossing it in the garbage. This includes expired and unused credit and debit cards as the card may have expired, but the number may still be valid.

2. Keep your computer and its contents safe

- ➔ Select a password that is a combination of letters (upper and lower case), numbers and symbols.
- ➔ Install and update anti-virus protection software and use a firewall.

- Don't send personal financial or confidential information over e-mail.
- For online financial transactions, make sure that the Web page is secure (denoted by https://, a closed lock, or an unbroken key at the bottom right corner of the screen).
- If you are disposing of your hard drive, make sure personal information is deleted by using overwrite software or destroying the drive.

3. Be vigilant

- Review your financial statements promptly and report any errors or lost or stolen cards to your financial institution immediately.
- If you don't receive your statements, notify your financial institution and Canada Post.
- Request a copy of your credit report each year and ensure the information is correct.

If you're a victim of identity theft:

- Inform your financial institutions and local police of the theft immediately.
- Follow the advice for consumers at www.cmcweb.ca/idtheft. Use the Identity Theft Statement to help you prepare a written report of the theft and send it to credit issuers and financial institutions.
- To help stop fraud, report the incident to PhoneBusters, the Canadian Anti-Fraud Call Centre, at 1-888-495-8501 or www.phonebusters.com.

Landlord and Tenant Problems

Landlord and tenant regulations vary considerably across Canada. Different departments in each province and territory administer the legislation. Check the government listings in your telephone book. If there is no specific reference to landlord and tenant services, call the general government number for a referral.

Mail Order

Many consumers are taking advantage of the growing catalogue market in Canada. Catalogue shopping can be a timesaving and satisfactory way to buy goods. However, as with any type of transaction, there are still things that a wise consumer should keep in mind.

Ordering

- ➔ Keep a record of the name, address and phone number of the company, the goods you ordered, the date of your order, the amount you paid, and the method of payment.
- ➔ Keep a record of any delivery period that was promised.
- ➔ If you are told that the shipment will be delayed, write the date of that notice in your records and the new shipping date, if you've agreed to wait longer.
- ➔ To limit unwanted mail, sign up with the free Do Not Contact service (www.cmaconsumersense.org) operated by the Canadian Marketing Association, a private trade group. The Association will instruct its mail-marketing members to take you off their lists.

Unsolicited Goods

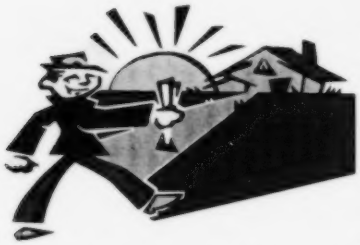
You are under no obligation to accept or pay for any merchandise you receive in the mail that you did not order. In most provinces and territories, when the sender asks for the merchandise back you must return it at the sender's expense; however, in some provinces and territories you cannot be required to pay for the goods or services unless you agreed to do so in writing. To complain about unsolicited goods, contact your provincial or territorial consumer protection agency.

Mail Fraud

- ➔ Read the offer carefully. Get the advice of another person whose opinion you trust.
- ➔ Deal only with companies or charities whose reputation and integrity are known.
- ➔ Never give out your credit card number or personal, financial or employment information unless you know with whom you are dealing.
- ➔ Never send money for any "free" merchandise or services.
- ➔ Be suspicious of "free gifts" that require a "tax payment" or "registration fee," sweepstakes requiring an entry fee or purchase, employment or work-at-home opportunities requiring a fee, offers requiring your credit card number or bank account number, loans that require you to pay a fee in advance, mailings that look like they are from official government agencies when they are not, and prize notices requiring you to call a 1-900 number.
- ➔ Be careful about making impulse purchases.
- ➔ Keep a record of the order, notes of the conversation and copies of the advertisement, cancelled cheque, receipt, letters and envelopes.
- ➔ Take the time to compare the products, services and prices to those of similar products in local stores.
- ➔ Check out the company with your provincial or territorial consumer protection agency. Mail fraud is a crime.

Major Purchases

Many consumers may be smart day-to-day shoppers but are less confident when it comes to a major purchase such as a home or car. Please read this section carefully, as the suggestions below can help you make a wise decision.



Houses

Experts say that most consumers spend more time on a visit to the grocery store than they do inspecting the biggest purchase of their lives — their home.

The best way to shop for a new home is to prepare a "must have" list. It is recommended that you spend a lot of time inspecting all the aspects of any home that you're serious about buying. When you have complaints about real estate agents, contact your provincial or territorial consumer affairs office or real estate association or commission.

Figure out what you can afford, based on a mortgage payment of up to 30 percent of your income. Talk to your regular bank, then compare mortgage rates, terms and conditions at a number of financial institutions. They vary widely. You can get a good idea of current prices in the newspaper. Decide which residential areas you want to consider and check the local prices.

Unless you're in a building trade, you won't necessarily see the faults in a home you're considering. Find a competent home inspector. Ask friends and neighbours for references. Be prepared to follow the advice the home inspector offers. He or she should always provide a written report. Keep in mind that home inspectors are not regulated and they are not liable for giving you incorrect information. To find an inspector, you can contact the Canadian Association of Home and Property Inspectors (www.cahi.ca).

For more information on home buying, please see the "Buying a Home" section of the Canadian Mortgage and Housing Corporation (CMHC) Web site:
www.cmhc-schl.gc.ca/en/bureho/buho/index.cfm.

New Homes

Talk to your local branch of the Home Builders Association for general information. Many home builders associations provide brochures and sample contracts to help consumers understand the market. Provincial consumer and housing ministries and their Web sites are also helpful.

For more information on buying a new home, you can consult the "Homeowner's Manual" produced by the Canadian Mortgage and Housing Corporation (CMHC). This manual is available at:
www.cmhc-schl.gc.ca/en/bureho/buho/buho_002.cfm

Condominiums

You may be considering a condo, but if you've never lived in one, you should check into all the restrictions and rules before you buy. Ask to see a copy of the corporation by-laws; they may include very specific conditions, such as whether you may put in a garden or hang seasonal lights outside. Talk to people in the community. Find out about maintenance fees and how often they have increased. Check whether there is a reserve fund in place for repairs and maintenance of major items, such as roofs, driveways and parking lots.

See also the Canadian Mortgage and Housing Corporation's (CMHC) "Condominium Buyers' Guide".

Motor Vehicles

Buying a new vehicle can be a big thrill, but that thrill can quickly wear off when the car is not as it was represented. Before you start looking for a car, van or personal-use truck, think about what you require. Keep in mind the distances that you typically travel, the road conditions (highways versus unpaved roads) and the types of loads you carry. No matter how appealing the sports car is, you'll end up unhappy if it doesn't do the job.

Choosing the right dealer can make a big difference in avoiding problems both during and after the purchase. Take the time to check potential dealers and always comparison shop. Each dealer may offer you a different "deal" on the same make and model.

Unfortunately, high-pressure sales tactics are still a problem in many areas. Don't let yourself be talked into something that you don't want or can't afford. If you're not satisfied, walk out.

Please remember that once you have signed a contract with a dealership or used vehicle seller, the contract is binding. As soon as both sides have signed, the seller is not obliged to let you out of the contract if you change your mind. **There is no cooling-off period.**

Make sure that you discuss all the options that you want and be careful of dealers who want to sell you a vehicle that's "loaded." Although options are generally sold in packages, there are some options you probably won't require and shouldn't pay for. When you buy near the end of the season, you may not be able to get all of your choices.

Carefully consider the question of whether to buy or lease. You can't beat an outright purchase paid in full, but few people can afford that option in today's marketplace. Whatever you decide, read the contract carefully. Compare possible financing arrangements available from a number of lenders. The difference in interest rates and prices may surprise you.

Don't forget that the cost of driving includes service, parking, insurance and fuel, and should figure into your budget. In urban areas, many Canadians find the option of renting a car only when they need it to be more cost-effective than buying.

When buying a used vehicle, consumers should always check the vehicle's history and have an independent mechanic inspect the vehicle.

Every so often, someone buys a car that is a "lemon." Check with your provincial or territorial consumer and auto protection agencies to see whether they can help. Also, the Canadian Motor Vehicle Arbitration Plan (www.camvap.ca), listed in the directory of this book, provides binding arbitration that may be an alternative to court.

Misleading Advertising

As part of its goal to provide consumers with competitive prices and product choices, the *Competition Act* prohibits a number of marketing practices. Consumers may complain to the federal government about any of these practices even when they have no intention of buying the product.

- ➔ Misleading advertising occurs when a representation related to a product or service is deliberately false or misleading in order to persuade the consumer to buy it.
- ➔ Double ticketing (charging the higher of two prices) occurs when a seller represents two or more prices on a product or service and the consumer is not charged the lowest price.
- ➔ Pyramid selling is a multilevel marketing plan that uses certain specific deceptive means to obtain money.
- ➔ Bait and switch occurs when a seller attracts customers by advertising a certain product or service at a bargain price, but does not supply the advertised product or service in reasonable quantities with the purpose of persuading the customer to purchase a more expensive item.

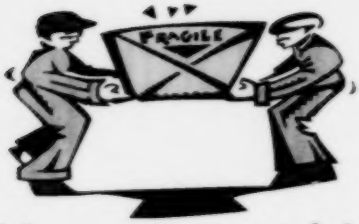
Consumers may contact the Competition Bureau to file a complaint or obtain additional information at 1-800-348-5358 or compbureau@cb-bc.gc.ca, or visit the Bureau's Web site at www.cb-bc.gc.ca. You may contact your provincial or territorial office of consumer affairs or consumer protection office. When the matter relates to the labelling of food, contact the Canadian Food Inspection Agency.

Consumers who make a purchase are also protected by laws that prohibit unfair or deceptive trade practices (please also see the sections on advance fee scams, consumer privacy, contracts, fraud and multilevel marketing).

Finally, you have the option of complaining to a non-governmental body, Advertising Standards Canada. It is made up of advertisers, representatives from advertising agencies and the media, and consumers. It discourages false or misleading advertising by its members through codes of behaviour.

Advertising Standards Canada
175 Bloor Street East, South Tower, Suite 1801
Toronto, ON M4W 3R8
Tel.: (416) 961-6311
Fax: (416) 961-7904
E-mail: info@adstandards.com
Web site: www.adstandards.com

Moving



To help you find a reputable mover, consult the "Consumer Checklist for Choosing a Moving Company", available at www.consumer.ic.gc.ca/moving.

The following is a summary of some of the information contained in the checklist:

- Seek advice from family, friends or the Better Business Bureau. This will help you ensure that your mover has experience and a proven track record.
- Have all essential information before signing any contract. This includes checking that the company is bonded, has proper equipment, will provide unpacking, storage or claims settlement, and will store your valuables in a safe and appropriate place. Know exactly what you are paying for.
- Give the mover as much information as possible and get an estimate in writing. By doing this you ensure that the mover knows about any special items or obstacles that may affect the estimate. Be suspicious if the quoted price seems very low.
- Purchase moving insurance. Your home insurance may cover all or part of the move; if not, replacement value coverage is your best bet. It may be more expensive, but it will ensure you get adequate coverage. If the mover provides insurance, find out the limitations.

On moving day remember to do the following:

- Have everything ready to go; don't get caught running around doing last minute packing.
- Make sure the destination is ready; this may include reserving the elevator or a parking space.
- Make an inventory and supervise the loading and unloading. If something goes wrong, file a claim quickly or you may not be able to.
- Take valuables with you; it's best not to chance them with the mover.

It is often best to consult with a variety of movers. Many differ on price and services offered so consulting with different companies will ensure you get the service that suits you.

Multi-level Marketing and Pyramid Selling Schemes

Multilevel marketing (MLM) is a system for selling products whereby participants in a plan are paid for selling products to other participants who, in turn, are paid for selling the same products to yet more participants. This type of marketing is legal in Canada when the plan does not contravene any requirements of the *Competition Act*.

Referral selling, matrix marketing and binary systems are all similar types of marketing plans, though some may be illegal under the *Criminal Code*, the *Competition Act* and some provincial and territorial laws.

Under the *Competition Act*, MLM plans that make representations relating to potential compensation must also disclose the amount of compensation earned by typical participants in the plan.

Pyramid selling is an MLM plan that incorporates the following deceptive practices, which make it a criminal offence under the *Competition Act*:

- paying money for the right to recruit new members (who also pay money for the same right);
- requiring new recruits to buy products as a condition of participation;
- selling unreasonable amounts of inventory to participants; and
- having an unreasonable product return policy.

Anyone who wishes to set up a MLM plan may approach the Competition Bureau (www.cb-bc.gc.ca) to obtain additional details.

Pyramid selling is also a criminal offence under the *Criminal Code*.

When considering getting involved in a MLM system, ask yourself the following questions:

- ➔ Is this type of MLM illegal? You may want to seek independent legal advice before signing any documents or committing funds.
- ➔ How much of a financial and time commitment will this system require? Some programs require you to commit substantial sums of money up front; others will ask that you purchase a large inventory of their product.
- ➔ Are you aware of the legal and fiscal considerations of becoming a seller? You must observe consumer protection laws and, in some provinces and territories, obtain a seller's permit. Both federal and provincial revenue departments will also probably require you to collect GST or HST and provincial or territorial sales taxes.
- ➔ Are the profit levels claimed by the representatives of the MLM system realistic? In some cases, when the amount of time spent selling the products, following-up with customers and recruiting new members is considered, the resulting "hourly wage" can be quite low. Some participants in an MLM never make a profit and even lose money.

Contact the Competition Bureau, unless the complaint relates to the labelling of food, in which case contact the Canadian Food Inspection Agency (www.inspection.gc.ca).

Online Fraud

With the growing popularity of online business, it is becoming easier for fraud artists to take your money. Auction ripoffs, investment scams, SPAM (unsolicited e-mails) and shady business deals are all popular methods used by scam artists. Here are some tips that can help you avoid being a victim.

- ➔ Don't buy anything you hear about through SPAM.
- ➔ Only buy from reputable auction sites and sellers with good references.
- ➔ Don't do business with anonymous users, there is likely a reason they don't want you to know who they are.
- ➔ Save copies of all documents involved in the deal.
- ➔ Know the site's privacy policy and security features.
- ➔ Know the delivery date of the product or service.

To report online fraud, get in touch with PhoneBusters at 1-888-495-8501. PhoneBusters is the national anti-fraud call centre operated by the Ontario Provincial Police in partnership with the Royal Canadian Mounted Police (RCMP) and supported by industry and government partners. You can also learn about consumer scams and find advice on how to deal with them at www.rcmp.ca/scams/index_e.htm.

Product Safety

Knowing how to use products correctly, reading instructions and being alert to hazards will help to ensure a safe environment around you. You also should pay attention to product recalls in the news and consumer magazines.

- ➔ Read about major appliances, tools and other items before you buy them. There are several consumer magazines at the library, which give detailed information on the prices, features and safety of various products.
- ➔ Learn to use power tools and electrical appliances safely. For example, if you don't know what a ground fault circuit interrupter (GFCI) is, find out. Read the instructions carefully before using the equipment.
- ➔ Don't use things for purposes the manufacturer never intended.
- ➔ Make sure toys are age-appropriate. Your 10-year-old's baseball bat can be a lethal weapon in the hands of your three-year-old slugger.
- ➔ It is recommended that children always wear bicycle helmets. Some provinces now require it. When shopping for helmets, look for the stickers from organizations such as CSA, ANSI and/or SNELL to ensure that you are buying a safe helmet.
- ➔ Small parts can present choking hazards to young children who put things in their mouths. Beware of balloons, balls, marbles and older children's toys.

- Baby items demand special attention. Cribs and baby gates have changed dramatically because of new safety requirements. The sale, advertisement and importation of baby walkers are now prohibited in Canada. Don't buy used baby items that don't comply with current standards.
- Garage and tag sales are places where small appliances, power tools, baby furniture and toys with safety defects, lead paints or other hazards get passed along to new owners. Make sure these types of items meet current safety requirements.
- Read product labels. Some products can turn into deadly poisons when mixed with other products, stored improperly or used in poorly ventilated areas.
- Keep all medicines, cleaning products, wood finishes, toxic art supplies and paint out of the sight and reach of young children. Keep leftover products in their original containers. Post the poison control emergency number near your phone. Get rid of old and outdated products.
- Look for tamper-resistant packaging on foods and medicine.
- Watch out for lead crystal decanters and dinnerware decorated with lead paint or glaze. When there's no way to ensure the items are lead-free, don't buy them.

Refund and Exchange

While no legal obligation exists for businesses to accept returned items unless they are defective, it is generally accepted that offering refunds or exchanges is a critical part of developing and maintaining good customer relations. Ask about the seller's refund or exchange policy before you buy.

Rent-to-own

Although turning to rent-to-own sounds like a simple solution for when you're short of cash, it can be expensive. The rental charge can be three or four times what it would cost to pay cash or finance the purchase at the highest interest rate typically charged in installment sales.

Before signing a rent-to-own contract, ask yourself the following questions.

- Is the item something I absolutely have to have right now?
- Can I delay the purchase until I have saved enough money to pay cash or at least make a down payment on an installment plan?
- Have I considered all my credit options, including applying for retail credit from the merchant or borrowing money from a credit union or bank?
- Would a used item purchased from a garage sale, classified ad or second-hand store serve the purpose?

If you decide that rent-to-own is the best choice for you, here are some questions you should ask before you sign on the dotted line.

- What is the total cost of the item? The total cost can be determined by multiplying the amount of each payment by the number of payments required to purchase the item. Make sure to add in any additional charges, for example, finance, handling or balloon payments at the end of the contract.
- Am I getting a new or used item?
- Can I purchase the item before the end of the rental term? If so, how is the price calculated?
- Will I get credit for all of my payments if I decide to purchase the item?
- Is there a charge for repairs during the rental period? Will I get a replacement while the rented item is not in my possession?
- What happens if I am late on a payment? Will the item be repossessed? Will I pay a penalty if I return the item before the end of the contract period?

Comparison shop among various rent-to-own merchants. Check for any specific provincial or territorial laws. Read the contract carefully and make sure you understand all the terms and get all promises in writing.

Remember, know what you are paying. Compare the cash price plus finance charges in an installment plan with the total cost of a rent-to-own transaction.

Telemarketing

While many legitimate businesses use the telephone to make their sales, so do an increasing number of fraudulent companies. To report deceptive telemarketing practices, contact your provincial or territorial office of consumer affairs or the Competition Bureau by telephone at 1-800-348-5358 or by e-mail at compbureau@cb-bc.gc.ca, or visit the Bureau's Web site at www.cb-bc.gc.ca. You may also call PhoneBusters at 1-888-495-8501. PhoneBusters is the national anti-fraud call centre operated by the Ontario Provincial Police in partnership with the Royal Canadian Mounted Police (RCMP) and supported by industry and government partners. You can also learn about consumer scams and find advice on how to deal with them at www.rcmp.ca/scams/index_e.htm.

Tips for Smart Telephone Shopping

- When you are told that you have won a prize, do not commit to purchase any other product or pay any additional fee in order to collect your prize.
- Always keep a record of the name, address and phone number of the person and the company, the goods you ordered, the date of your purchase, the amount you paid (including shipping and handling) and the method of payment.
- Keep a record of any delivery period that was promised.
- When you are told that the shipment will be delayed, write the date of that notice in your records and the new shipping date, if you've agreed to wait longer.
- Don't give your credit card number, bank account number or other personal information to a telemarketer unless you are familiar with the company or organization, and the information is necessary in order to make your purchase.

Use Caution and Common Sense

- Don't be pressured into acting immediately or without the full information you need.
- When an offer sounds too good to be true, think twice before making your final decision.
- Shop around and compare costs and services.
- Report all fraudulent activity or check the company out with your provincial or territorial consumer affairs office.
- To reduce telephone calls you do not want, sign up with the free Do Not Contact Service (www.cmaconsumersense.org) operated by the Canadian Marketing Association.
- Deceptive notices of winning a prize may constitute an offence under the *Competition Act*. To report a deceptive notice of winning a prize, contact the Competition Bureau by telephone at 1-800-348-5358 or by e-mail at compbureau@cb-bc.gc.ca.

Travel

An enjoyable holiday begins with careful preparation long before you pack your bags.

Know Your Destination

If you plan to travel outside of Canada, check the Department of Foreign Affairs Consular Affairs Web site to find out more about your destination: www.voyage.gc.ca

Choosing a Travel Agent

- Travel professionals are licensed or registered in some jurisdictions. Check with your provincial or territorial consumer affairs office.
- Has the agent completed a training program?
- Has he or she travelled widely?
- How many years has the agency or operator been in business?
- Does the agency or consultant belong to a travel agents association or related organization (see below)?

Ask About Agency Affiliates

Many agencies belong to professional travel or trade associations. Members must usually meet certain requirements for training, staffing and financing. Here are some common examples:

- Canadian Institute of Travel Counsellors (www.citc.ca): This is Canada's national association for travel agents. It monitors professional standards and training, and offers approved courses for travel agents. Certified Travel Counsellors are members who have passed CITC-administered exams and worked three years as full-time agents.
- International Air Transport Association (www.iata.org): Travel agencies displaying IATA designation are authorized to sell tickets for IATA-member airlines.
- Air Transport Association of Canada (www.atac.ca): Affiliated agencies are authorized to sell domestic airline tickets.
- Alliance of Canadian Travel Associations (www.acta.net): Members must follow a code of standards and ethics. When a member agency has a business failure, ACTA will try to assist customers who might otherwise suffer a financial loss.

Affiliation with these groups does not guarantee that you won't have problems if the tour operator that your agent booked goes bankrupt. But it does give some measure of security.

Check Your Insurance Needs

While most holidays go smoothly, it makes sense to protect yourself should problems occur. Think about what would happen if you lost your luggage, became ill in another country, or your tour operator or airline went bankrupt. Smart travellers protect themselves from financial loss by being insurance-wise.

Review Your Coverage

Before you buy travel insurance, check what coverage you already have.

- Your personal property insurance may cover lost or stolen luggage.
- Your car insurance may provide collision and liability coverage for rented automobiles.
- Your credit card may offer baggage, medical and other types of insurance.
- Your provincial or territorial health care plan gives some medical coverage while you are out of the province or territory. Once you travel outside Canada, you are responsible for any medical and hospital costs that exceed rates set by your province or territory. Be warned that in some countries, health services cost much more than they do here. You would be wise to buy additional medical coverage to pay for the difference. Also, you should contact your provincial or territorial health care plan when you plan to be away for three months or longer.
- Find out what various insurance companies offer. Many health and accident insurance policies do not cover medical problems you already have, such as a heart condition. Read the policies carefully.

Ask About Default Insurance

Ask your agent for default insurance. It protects your money when a tour operator or other service supplier goes out of business.

ACTA now requires its member travel agents to offer default insurance to their customers. People who don't want travel

insurance have to sign a waiver saying it had been offered to them and they turned it down.

Default insurance is offered not only through ACTA agents; many other agents offer it as well. Ask for it specifically.

Default protection is usually sold as part of a trip cancellation policy, but not always. Make sure you specify that you want it. Read the policy before you buy to be sure you're getting what you want.

Sometimes travel agencies will "guarantee" your trip at no extra cost. Unless the agency's guarantee is backed by an insurance policy, however, you might not be protected if the agency collapses. Check with provincial or territorial consumer protection officials to determine whether there is a consumer compensation plan in your jurisdiction.

Air Travel

Here are some things you should know to help eliminate unnecessary delays when going through airport security and to help you have a safe trip. To view a complete list of useful tips related to air travel visit the Transport Canada Web site at: www.tc.gc.ca/air.

Before You Go...

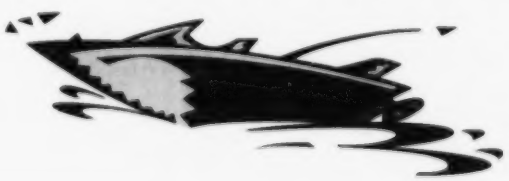
- Know how early you should arrive at the airport. Check with your airline, because check-in times may vary by airline and destination.
- Find out how many pieces of luggage you are allowed to take with you. Checked and carry-on baggage limits vary by airline and destination.
- Pack your own bags; never let someone else do it.
- Pack prescription medication in its original labeled container.
- Make sure electronic devices such as cell phones, laptop computers and portable or electronic games are charged and ready to turn on for inspection, as you may be required to turn these devices on when going through airport security.

Air Travel Complaints

If you have unresolved issues with your air carrier, you can rest assured that there is a place you will be heard. The Canadian Transportation Agency (CTA) and its Air Travel Complaints Commissioner are available to deal with specific complaints about your travel experiences (www.cta-otc.gc.ca). As the economic regulator of the air transportation industry in Canada, they administer the *Canada Transportation Act*. They aim to ensure that Canadian and foreign airlines meet their obligations under the law.

The Canadian airline industry has seen major changes, and therefore the role of the CTA has become more important. That role includes handling consumer complaints, monitoring air fares and addressing violations of the *Act* in these and other areas.

- Quality of Service: If you have been unable to resolve an issue with your airline, you may bring your complaint to the Agency's Air Travel Complaints Commissioner. The Commissioner will try to resolve complaints on issues such as quality of service either directly with you and the airline or in cooperation with other parts of the Agency and other government bodies.
- Terms and Conditions of Carriage: Canadian and foreign air carriers must publish and make available the terms and conditions that apply to your flight and they must comply with them. For example, carriers must establish policies to address such concerns as lost baggage, involuntary denied boarding (bumping), and the transportation of persons with disabilities and minors. These terms and conditions must be reasonable and not unduly discriminatory. If you think such terms and conditions were not met or are unreasonable you can complain to the Agency.
- Air Fares and Cargo Rates: On routes within Canada served by only one carrier and its affiliates, the CTA investigates complaints and monitors airline prices to determine that fares and rates are reasonable, and that carriers are offering an adequate range of fares and rates to travellers and shippers.
- Accessible Transportation: The CTA resolves complaints and works to ensure that air carriers remove undue obstacles to the mobility of persons with disabilities.



Unfair or Deceptive Business Practices

Most provinces have laws that protect consumers from unfair or deceptive practices. Generally, an unfair or deceptive practice can be thought of as a representation that has the tendency or effect of misleading the average person. When you believe you have been deceived, contact your provincial or territorial consumer affairs office.

Consumers are also protected against misleading advertising.

Consumers may also contact their local Better Business Bureau, or the Competition Bureau Canada (www.cb-bc.gc.ca), unless the complaint relates to the labelling of food, in which case contact the Canadian Food Inspection Agency (www.inspection.gc.ca).

Warranties

Most contracts include specific warranties to protect consumers. When they do not, some provincial and territorial legislation says that implied warranties apply to every sales contract. You should always check the warranty on any product before you buy it. To see whether a warranty applies in your case reread the contract, or contact the consumer affairs office in the province or territory where the contract was made.

Directory of Organizations

Automobile

When you have a problem with an automobile, first try to work it out with the dealer. When the problem remains unresolved, contact the manufacturer. Contact information is listed below. Some companies have one customer service centre in the United States that serves both Canada and the United States.

Some companies ask that you have the following information available when you contact them. It allows them to better assist you:

- Vehicle Identification Number
- vehicle owner's name
- vehicle owner's address
- current odometer reading
- explanation of the problem.

When you still cannot resolve your problem, contact one of the dispute resolution services listed below.

For automobile-related information, you may also wish to contact a government office, a consumer group or non-consumer group that specializes in automotive issues.

Manufacturers

North America

DaimlerChrysler
DaimlerChrysler Canada Customer Service
P.O. Box 1621
Windsor ON N9A 4H6
Toll Free: 1-800-465-2001
Web site: www.daimlerchrysler.ca

Ford Motor Company of Canada
Ford Customer Relationship Centre
The Canadian Road
P.O. Box 2000
Oakville ON L6J 5E4
Toll Free: 1-800-565-3673
Web site: www.ford.ca

General Motors of Canada
#163-005 Customer Service
1908 Colonel Sam Drive
Oshawa ON L1H 8P7
Toll Free: 1-800-263-3777
TDD: 1-800-263-3830
Web site: www.gmcanada.com

Saturn
Saturn-Saab-Isuzu Customer Communications
1908 Colonel Sam Drive
Oshawa ON L1H 8P7
Toll Free: 1-800-263-1999
Web site: www.saturncanada.com

Asia

Honda
Customer Service
715 Milner Avenue
Toronto ON M1B 2K8
Tel.: (416) 299-3400
Toll Free: 1-888-946-6329
Web site: www.honda.ca

Isuzu
Saturn-Saab-Isuzu Customer Communications
1908 Colonel Sam Drive
Oshawa ON L1H 8P7
Toll Free: 1-800-263-1999
Web site: www.gmcanada.com

Mazda
Customer Service
55 Vogell Road
Richmond Hill ON L4B 3K5
Tel.: (905) 787-7000
Toll Free: 1-800-263-4680
Fax: (905) 787-7135
Web site: www.mazda.ca

Nissan Canada
5290 Orbitor Drive
Mississauga ON L4W 4Z5
Info Line: 1-800-387-0122
Fax: (905) 629-6553
Web site: www.nissancanada.com

Subaru
Customer Service
5990 Falbourne Street
Mississauga ON L5R 3S7
Toll Free: 1-800-876-4293
Web site: www.subaru.ca

Suzuki
Customer Relations
100 East Beaver Creek Road
Richmond Hill ON L4B 1J6
Tel.: (905) 889-2677 ext. #2254
E-mail: customerservice@suzuki.ca
Web site: www.suzuki.ca

Toyota
Customer Service
1 Toyota Place
Scarborough ON M1H 1H9
Toll Free: 1-888-869-6828
Fax: (416) 431-8035
Web site: www.toyota.ca

Europe

Audi Customer Relations
3499 West Hamlin Road
Rochester Hills MI 48309
USA
Tel.: (248) 754-5000
Toll free: 1-800-822-2834 (AUDI)
Fax: (248) 754-6521
Web site: www.audicanada.ca

Jaguar Canada
Customer Relationship Center
8 Indell Lane
Bramalea ON L6T 4H3
Toll-free: 1-800-668-6257
Web site: www.jaguar.ca

Land Rover Canada
Customer Relationship Center
8 Indell Lane
Bramalea ON L6T 4H3
Toll-free: 1-800-346-3493
Web site: www.landrover.com/ca

Mercedes-Benz Canada Inc.
Customer Service
99 Vanderhoos Avenue East
Toronto ON M4G 4C9
Tel.: (416) 425-3550
Fax: (416) 423-5027
E-mail: CAC@mercedes-benz.ca
Web site: www.mercedes-benz.ca

Saab Canada
Saturn-Saab-Isuzu Customer Communications
1908 Colonel Sam Drive
Oshawa ON L1H 8P7
Toll Free: 1-800-263-1999
Web site: www.gmcanada.com

Volkswagen of America / Volkswagen Canada
Customer Service
3499 West Hamlin Road
Rochester Hills MI 48309
USA
Toll Free: 1-800-822-8987
Fax: (248) 754-6504
Web site: www.vw.com

Volvo Cars of Canada Ltd.
National Customer Service
175 Gordon Baker Road
North York ON M2H 2N7
Toll Free: 1-800-663-8255
Web site: www.volvocanada.com

Dispute Resolution

The Canadian Motor Vehicle Arbitration Plan (CAMVAP) provides a neutral third party to resolve disputes between consumers and vehicle manufacturers about alleged manufacturing defects or the implementation of the manufacturer's new vehicle warranty when the vehicle was made in the current or previous four model years. This service is available across the country. You can reach CAMVAP toll free at 1-800-207-0685, or go to CAMVAP's Web Site at www.camvap.ca.

Ontario residents may also contact the Marketplace Standards and Services Branch of the Ministry of Consumer and Business Services regarding car repair complaints. Staff review these complaints to see whether the company doing the repair has contravened the *Ontario Motor Vehicle Repair Act*. This includes reviewing warranty issues, old parts returned and estimates.

For complaints regarding dealerships, Ontario residents should contact the Ontario Motor Vehicle Industry Council (OMVIC). OMVIC is a not-for-profit independent corporation responsible for administering the *Motor Vehicle Dealers Act* on behalf of the Government of Ontario.

OMVIC is responsible for registering motor vehicle dealers and salespeople, conducting inspections and investigations and mediating complaints. OMVIC administers the Motor Vehicle Compensation Fund, which serves as a "court of last resort" for consumers who have lost money in certain types of vehicle transactions involving dealers registered under the *Act*.

Manitoba residents should contact the Consumers' Bureau of the Department of Finance for assistance in resolving complaints about motor vehicle purchases, leases or repairs.

Alberta residents should contact the Alberta Motor Vehicle Industry Council (AMVIC) regarding complaints about the sale, lease and repair of motor vehicles. AMVIC is a not-for-profit, self-managed industry council delegated to administer the licensing of automotive businesses and the investigation of automotive complaints relating to the sale, lease and repair of motor vehicles under the *Fair Trading Act* and the *Automotive Business Licensing Regulation*.

British Columbia residents who have problems with their auto insurance may take advantage of a dispute resolution service offered by the Insurance Corporation of British Columbia.

Atlantic Canada and Nunavut Territory

CAMVAP Provincial Administrator
Better Business Bureau (BBB)
of the Atlantic Provinces
Suite 805, 1888 Brunswick Street
Halifax NS B3J 3J8
Tel.: (902) 422-6581
Toll free: 1-800-207-0685
Fax: (902) 429-6457
Email: bbbmp@bbbmp.ca
Web site: www.bbbmp.ca

Quebec

CAMVAP Provincial Administrators
Le Centre d'arbitrage commercial
national et international du Québec
Suite 090, 295 Charest Boulevard East
Québec QC G1K 3G8
Tel.: (418) 649-1330 (Quebec area)
Toll free: 1-800-207-0685
Fax: (418) 649-0845

Ontario

CAMVAP Provincial Administrators
Canadian Motor Vehicle Arbitration Plan
Suite 255, 55 St. Clair Avenue West
Toronto ON M4V 2Y7
Tel.: (416) 921-2686 (Toronto area)
Toll free: 1-800-207-0685
Fax: (416) 967-6320

Ontario Motor Vehicle
Industry Council (OMVIC)
Suite 800, 789 Don Mills Road
Toronto ON M3C 1T5
Tel.: (416) 226-4500
Toll free: 1-800-943-6002
Fax: (416) 226-3208
Web site: www.omvic.on.ca

Ministry of Consumer and Business Services
32nd Floor, 250 Yonge Street
Toronto ON M5B 2N5
Tel.: (416) 326-8800
Toll Free: 1-800-889-9768
TTY: (416) 325-3408 or
toll free 1-800-268-7095
E-mail: cbsinfo@cbs.gov.on.ca
Web site: www.cbs.gov.on.ca

Manitoba

CAMVAP Provincial Administrators
Better Business Bureau of Manitoba
1030B Empress Street
Winnipeg MB R3G 3H4
Tel.: (204) 989-9017 (Winnipeg area)
Toll free: 1-800-207-0685
Fax: (204) 989-9016
E-mail: bbbinquiries@mtc.net
Web site: www.bbbmanitoba.ca

Consumer and Corporate Affairs
Manitoba Finance
Consumers' Bureau
Suite 302, 258 Portage Avenue
Winnipeg MB R3C 0B6
Tel.: (204) 945-3800
Toll free: 1-800-782-0067
Fax: (204) 945-0728
E-mail: consumersbureau@gov.mb.ca
Web site:
www.gov.mb.ca/finance/cca/consumb

Saskatchewan

CAMVAP Provincial Administrators
Better Business Bureau of Saskatchewan Inc.
Suite 201, 2080 Broad Street
Regina SK S4P 1Y3
Tel.: (306) 352-7602 (Regina area)
Toll free: 1-800-207-0685
Fax: (306) 565-6236

Alberta and Northwest Territories

CAMVAP Provincial Administrators
Alberta Arbitration and Mediation Services Inc.
Suite 405, 10707 – 100 Avenue
University of Lethbridge Building
Edmonton AB T5J 3M1
Tel.: (780) 439-9359 (Edmonton area)
Toll free: 1-800-207-0685
Fax: (780) 433-9024

Alberta Motor Vehicle Industry Council (AMVIC)
Suite 303, 9945 – 50 Street
Edmonton AB T6A 0L4
Tel.: (780) 466-1140
Fax: (780) 462-0633
Investigations (toll free): 1-877-979-8100
Licensing (toll free): 1-877-979-8100
Web site: www.amvic.org

British Columbia

CAMVAP Provincial Administrators
Better Business Bureau of Mainland British Columbia
Suite 404, 788 Beatty street
Vancouver BC V6B 2M1
Tel.: (604) 682-2711 (Vancouver area)
Toll free: 1-800-207-0685
Fax: (604) 681-1544
Tel.: (250) 386-6348 (Victoria area)
Fax: (250) 386-2367

Insurance Corporation of British Columbia
151 West Esplanade
North Vancouver BC V7M 3H9
Tel.: (604) 661-2800
Toll free: 1-800-663-3051
Fax: (604) 661-2896
Web site: www.icbc.com

Yukon

Consumer and Safety Services
P.O. Box 2703
Whitehorse YT Y1A 2C6
Tel.: (867) 667-5111
Fax: (867) 667-3609
E-mail: consumer@gov.yk.ca

Consumer and Non-Governmental Groups

Automobile Protection Association (APA)

Suite 1319, 2 Carlton Street
Toronto ON M5B 1J3
Tel.: (416) 204-1444
Fax: (416) 204-1985
E-mail: apatoronto@apa.ca
Web site: www.apa.ca

292 St. Joseph Boulevard West
Montréal QC H2V 2N7
Tel.: (514) 272-5555
Fax: (514) 273-0797
E-mail: apamontreal@apa.ca
Web site: www.apa.ca

Automobile Journalists Association of Canada

The AJAC is an association of professional automotive experts who report on new vehicles and new industry trends.

P.O. Box 398, Main Post Office
Cobourg ON K9A 4L1
Toll free: 1-800-361-1516
E-mail: beth@ajac.ca
Web site: www.ajac.ca

Automobile Associations

These associations offer information on a number of topics, including safety.

Canadian Automobile Association (CAA)
National Office
Suite 200, 1145 Hunt Club Road
Ottawa ON K1V 0Y3
Tel.: (613) 247-0117
Fax: (613) 247-0118
Web site: www.caa.ca

CAA Maritimes
378 Westmorland Road
Saint John NB E2J 2G4
Tel.: (506) 634-1400
Toll free: 1-800-561-8807
Fax: (506) 653-9500
Web site: www.caa.maritimes.ca

CAA Québec
CAA Building
1180 Drummond Street
Montréal QC H3G 2R7
Tel.: (514) 861-8697
Member services call centre:
(514) 861-7575
Member services call centre:
1-800-686-9243
Fax: (514) 861-9896
E-mail: info@caa-quebec.qc.ca
Web site:
www.caaquebec.com/en/index.asp

CAA Central Ontario
60 Commerce Valley Drive East
Thornhill ON L3T 7P9
Tel.: (905) 771-3000
Member Care Centre: (416) 221-4300
Toll free: 1 800 268-3750
E-mail: info@central.on.caa.ca
Web site: www.central.on.caa.ca

CAA Mid-Western Ontario
Corporate Headquarters
148 Manitou Drive
P.O. Box 9030, Station C
Kitchener ON N2G 4W8
Member services centre: (519) 894-2582
(Kitchener/Waterloo)
Toll free: 1-800-265-8975
E-mail: info@caamwo.com
Web site: www.caamwo.com

CAA Niagara
3271 Schmon Parkway
Thorold ON L2V 4Y6
Tel.: (905) 984-8585
Toll free: 1-800-263-7272
Web site: www.caa.niagara.net

CAA North and East Ontario
Administration
2525 Carling Avenue
Ottawa ON K2B 7Z2
Tel.: (613) 820-1890
Members services call centre:
1-800-267-8713
Fax: (613) 820-7382
Web site: www.caaneo.on.ca

CAA South Central Ontario
Administration
163 Centennial Parkway North
Hamilton ON L8E 1H8
Tel.: (905) 525-1210
Fax: (905) 644-8080
Call centre: 1-800-263-8389
E-mail: memserv@caasco.com
Web site: www.caasco.on.ca

CAA Manitoba
870 Empress Street
Winnipeg MB R3C 2Z3
Tel.: (204) 987-6161
Toll free: 1-800-222-4357
E-mail: contact@caamanitoba.com
Web site: www.caamanitoba.com

CAA Saskatchewan
200 Albert Street North
Regina SK S4R 5E2
Tel.: (306) 791-4321
Toll free: 1-800-564-6222
Web site: www.caasask. ca

Alberta Motor Association (CAA – Alberta)
Administration Office
10310 G.A. MacDonald Avenue North-West
P.O. Box 8180, Station South
Edmonton AB T6H 5X9
Tel.: (780) 430-5555
Consumer Information Service:
(780) 430-6800 (Edmonton)
Toll free: 1-800-222-6578
Web Site: www.ama.ab.ca

British Columbia Automobile
Association (BCAA)
BCAA Head Office
4567 Canada Way
Burnaby BC V5G 4T1
Consumer and Technical Advisory Service:
(604) 298-2122
TeleCentre: 1-877-325-8888

Government Offices

Transport Canada, Road Safety

This office provides information on road safety, as well as defects and recalls.

330 Sparks Street
Ottawa ON K1A 0N5
Tel.: (613) 990-2309
Fax: (613) 954-4731 / 998-8620
TTY/TDD: (613) 990-4500
E-mail: webfeedback@tc.gc.ca
Web site: www.tc.gc.ca

Natural Resources Canada

This office provides information on topics such as reducing fuel consumption.

Office of Energy Efficiency
18th Floor, 580 Booth Street
Ottawa ON K1A 0E4
Fax: (613) 943-5190
E-mail: general.oee@nrcan.gc.ca
Web site: www.oee.nrcan.gc.ca

Better Business Bureaus

Better Business Bureaus (BBBs) are non-profit organizations supported primarily by local business members. The focus of BBB activities is to promote an ethical marketplace by encouraging honest advertising and selling practices, and by providing alternative dispute resolution. BBBs offer a variety of consumer services. For example, they provide consumer education materials, answer consumer questions, provide information about a company, particularly whether there are unanswered or unsettled complaints against the company or other marketplace problems. They provide help to resolve buyer-seller complaints against a company, including in some cases mediation and arbitration services, and provide information about charities and other organizations seeking public donations.

BBBs usually request that a complaint be submitted in writing so that an accurate record exists of the dispute. The BBB will then take up the complaint with the company involved. If the complaint cannot be satisfactorily resolved through communication with the business, the BBB may offer an alternative dispute settlement process, such as mediation or arbitration. BBBs do not judge or rate individual products or brands, handle complaints concerning the price of goods or services, handle employer-employee wage disputes or give legal advice.

When you need help with a consumer question or complaint, call your local BBB to ask about its services. Or you can go online to acquire information about the BBB through the Internet. The BBB World Wide Web server features consumer fraud and scam alerts and provides information about BBB programs, services and locations.

Canadian Council of Better Business Bureaus

Suite 220, 44 Byward Market Square
Ottawa ON K1N 7A2
Tel.: (613) 789-5151
Fax: (613) 789-7044
E-mail: ccbbb@canadiancouncilbbb.ca
Web site: www.canadiancouncilbbb.ca

Newfoundland and Labrador

BBB of Newfoundland and Labrador
Suite 302, 360 Topsail Road
St. John's, NL A1E 2B6
Tel.: (709) 364-2222
Toll Free: 1-877-663-2363
Fax: (709) 364-2255
E-mail: info@bbbnl.org
Web site: www.bbbnl.org

Atlantic Region

BBB of the Atlantic Provinces
Suite 805, 1888 Brunswick Street
Halifax NS B3J 3J8
Tel.: (902) 422-6581
Fax: (902) 429-6457
E-mail: bbbmp@bbbmp.ca
Web site: www.bbbmp.ca

Quebec

BBB of Quebec
Bureau 304, 785 Plymouth Avenue
Montréal QC H4P 1B3
Tel.: (514) 286-9281
Fax: (514) 286-2658
E-mail: bbbbec@bbb-bec.com
Web site: www.bbb-bec.com

Ontario

BBB of South Central Ontario
100 King Street East
Hamilton ON L8N 1A8
Tel.: (905) 526-1111
Fax: (905) 526-1225
E-mail: info@thebbb.ca
Web site: www.thebbb.ca

BBB of Mid-Western Ontario

354 Charles Street East
Kitchener ON N2G 4L5
Tel.: (519) 579-3080
Toll free: 1-800-459-8875
Fax: (519) 570-0072
E-mail: info@bbbmwo.ca
Web site: www.bbbmwo.ca

BBB Western Ontario
Suite 308, 200 Queens Avenue
P.O. Box 2153
London ON N6A 1J3
Tel.: (519) 673-3222
Fax: (519) 673-5966
E-mail: general_info@bbblondon.on.ca
Web site: www.bbblondon.on.ca

BBB of Eastern Ontario and the Outaouais
Varette Building
Suite 603, 130 Albert Street
Ottawa ON K1P 5G4
Tel.: (613) 237-4856
Toll Free: 1-877-859-8566
(613 Area Code Only)
Fax: (613) 237-4878
E-mail: info@easternontario.bbb.org
or info@outaouais.bbb.org
Web site: www.easternontario.bbb.org
or www.outaouais.bbb.org

BBB of Windsor and South Western Ontario
Suite 302, 880 Ouellette Avenue
Windsor ON N9A 1C7
Tel.: (519) 258-7222
Fax: (519) 258-1198
E-mail: wbbb@wincom.net
Web site: www.windsorbbb.com

Manitoba

BBB Manitoba
1030B Empress Street
Winnipeg MB R3G 3H4
Tel.: (204) 989-9010
Toll Free: 1-800-385-3074
Fax: (204) 989-9016
E-mail: bbbinquiries@mts.ca
Web site: www.bbbmanitoba.ca

Saskatchewan

BBB of Saskatchewan
Suite 201, 2080 Broad Street
Regina SK S4P 1Y3
Tel.: (306) 352-7601
Fax: (306) 565-6236
E-mail: bbbsask@accesscomm.ca
Web site: www.bbbsask.com

Alberta

BBB of Southern Alberta
Suite 350, 7330 Fisher Street S.E.
Calgary AB T2H 2H8
Tel.: (403) 517-4222
Fax: (403) 640-2514
E-mail: info@betterbusinessbureau.ca
Web site: www.betterbusinessbureau.ca

BBB Central and Northern
Alberta Capital Place
Suite 888, 9707 – 110th Street
Edmonton AB T5K 2L9
Tel.: (780) 482-2341
Toll Free: 1-800-232-7298 (across Canada)
Fax: (780) 482-1150
E-mail: info@edmontonbbb.org
Web site: www.edmontonbbb.org

British Columbia

BBB of Mainland British Columbia
Suite 404, 788 Beatty Street
Vancouver BC V6B 2M1
Tel.: (604) 682-2711
Fax: (604) 681-1544
E-mail: inquiries@bbbvan.org
Web site: www.bbbvan.org

BBB of Vancouver Island
Suite 220, 1175 Cook Street
Victoria BC V8V 4A1
Tel.: (250) 386-6348
Toll free: 1-877-826-4222
Fax: (250) 386-2367
E-mail: info@bbbvanisland.org
Web site: www.bbbvanisland.org

Consumer Affairs Offices

Below is contact information for consumer affairs offices across the country. Staff in these offices can help you with any consumer problem, but do check the list of Other Organizations in this directory to see if there is another contact who can assist you.

Federal Government

Office of Consumer Affairs
Industry Canada
235 Queen Street
Ottawa ON K1A 0H5
Fax: (613) 952-6927
E-mail: oca.strategis@ic.gc.ca
Web site: www.consumer.ic.gc.ca

Competition Bureau
50 Victoria Street
Gatineau QC K1A 0C9
Tel.: (819) 997-4282
Toll Free: 1-800-348-5358
TDD: 1-800-642-3844
Fax: (819) 997-0324
E-mail: compbureau@cb-bc.gc.ca
Web site: www.cb-bc.gc.ca

Provincial and Territorial Governments

Newfoundland and Labrador

Trade Practices and Licencing Division
Department of Government Services
2nd Floor, Confederation Building, West Block
P.O. Box 8700
St. John's NL A1B 4J6
Tel.: (709) 729-2600
Fax: (709) 729-3205
Web site:
www.gov.nf.ca/gsl/cca/tpl/default.stm

Nova Scotia

Service Nova Scotia and Municipal Relations
P.O. Box 1003
Halifax NS B3J 2X1
Tel.: (902) 424-5200
Toll Free: 1-800-670-4357
Fax: (902) 424-0720
Web site: www.gov.ns.ca/snsmr

Prince Edward Island

Consumer, Corporate and Insurance Division
Office of the Attorney General
4th Floor, 95 Rochford Street
P.O. Box 2000
Charlottetown PEI C1A 7N8
Tel.: (902) 368-4550
Toll Free: 1-800-658-1799
Fax: (902) 368-5283
Web site:
www.gov.pe.ca/oag/ccaid-info/index.php3

New Brunswick

Consumer Affairs Branch
Department of Justice
Suite 649, 440 King Street
P.O. Box 6000
Fredericton NB E3B 5H8
Tel.: (506) 453-2682
Fax: (506) 444-4494
Web site: www.gnb.ca/justice

Quebec

Office de la protection du consommateur
Suite 450, 400 Jean-Lesage Boulevard
Quebec QC G1K 8W4
Toll free: 1-888-OPC-ALLO (1-888-672-2556)
Web site: www.opc.gouv.qc.ca

Ontario

Ministry of Consumer and Business Services
32nd Floor, 250 Yonge Street
Toronto ON M5B 2N5
Tel.: (416) 326-8800
Toll Free: 1-800-889-9768
Fax: (416) 326-8665
TTY: (416) 325-3408
TTY Toll free: 1-800-268-7095
E-mail: cbsinfo@cbs.gov.on.ca
Web site: www.cbs.gov.on.ca

Manitoba

Manitoba Finance
Consumer and Corporate Affairs
Consumers' Bureau
Suite 302, 258 Portage Avenue
Winnipeg MB R3C 0B6
Tel.: (204) 945-3800
Toll Free: 1-800-782-0067
Fax: (204) 945-0728
E-mail: consumersbureau@gov.mb.ca
Web site:
www.gov.mb.ca/finance/cca/consumb

Saskatchewan

Consumer Protection Branch
Saskatchewan Department of Justice
5th Floor, 1919 Saskatchewan Drive
Regina SK S4P 3V7
Tel.: (306) 787-5550
Toll Free: 1-888-374-4636 (Saskatchewan only)
Fax: (306) 787-9779
E-mail:
consumerprotection@justice.gov.sk.ca

Alberta

Alberta Government Services
Consumer Services Branch
Tel.: (780) 427-4088 (Edmonton and area)
Toll Free: 1-877-427-4088 (Alberta only)
E-mail: government.services@gov.ab.ca
Web site: www.gov.ab.ca/gs

British Columbia

Busines Practices and
Consumer Protection Authority
5th Floor, 1019 Wharf Street
P.O. Box 9244
Victoria BC V8W 9J2
Tel.: (604) 320-1667
Toll free: 1-888-564-9963
Fax: (250) 920-7181
E-mail: info@bpcpa.ca
Web site: www.bpcpa.ca

Ministry of Public Safety and
Solicitor General
Compliance and Consumer Policy Division
P.O. Box 9288, Stn Prov Govt
Victoria BC V8W 9J7
Tel.: (250) 387-1698
Toll free in Vancouver: (604) 660-2421
Toll free elsewhere in BC: 1-800-663-7867

Yukon

Department of Community Services
Consumer and Safety Services
P.O. Box 2703
Whitehorse YT Y1A 2C6
Tel.: (867) 667-5111
Toll Free: 1-800-661-0408
Fax: (867) 667-3609
E-mail: consumer@gov.yk.ca

The Andrew Philipson Law Centre
2130 – 2nd Avenue
Whitehorse YT Y1A 5H6
Tel.: (867) 667-5111

Northwest Territories

Consumer Services
Community Operations Programs
Municipal and Community Affairs
Suite 500, 5201 - 50th Avenue
Yellowknife NT X1A 3S9
Tel.: (867) 873-7125
Fax: (867) 920-6343
E-mail: mgagnon@maca.gov.nt.ca
Web site: www.maca.gov.nt.ca

Nunavut

Consumer Affairs
Community and Government Services
P.O. Box 440
Baker Lake NU X0C 0A0
Tel.: (867) 793-3303
Toll Free: 1-866-223-8139
Fax: (867) 793-3321

Consumer Groups

These organizations define their missions as consumer assistance, protection and/or advocacy, and the services they provide vary. Some groups are large with general mandates. Others are small and focus on narrow issues. All are interested in hearing from consumers about problems, issues and trends in connection with their advocacy and consumer education activities.

Automobile Protection Association (APA)

The Automobile Protection Association is a non-profit auto industry watchdog. It works for improved legislation, industry sales practices and automobile safety.

Suite 1319, 2 Carlton Street
Toronto ON M5B 1J3
Tel.: (416) 204-1444
Fax: (416) 204-1985
E-mail: apatoronto@apa.ca
Web site: www.apa.ca

292 St. Joseph Boulevard West
Montréal QC H2V 2N7
Tel.: (514) 272-5555
Fax: (514) 273-0797
E-mail: apamontreal@apa.ca
Web site: www.apa.ca

Canadian ShareOwners Association

The Canadian ShareOwners Association is an independent non-profit organization serving the needs of individual investors and investment clubs. Its mandate is to educate Canadians on successful investing, and it offers programs and tools to make investing easier for Canadians.

7th Floor, 121 Richmond Street West
Toronto ON M5H 2K1
Tel.: (416) 595-9600
Toll free: 1-800-268-6881
Fax: (416) 595-0400
E-mail: customercare@shareowner.com
Web site: www.shareowner.ca

Canadian Toy Testing Council

Founded in 1952, the Canadian Toy Testing Council was officially incorporated federally in 1968. The Council promotes the design, production and distribution of toys that meet the expectations of children and parents for function, durability and play value. The Council annually publishes the Toy Report, which contains testing results for more than 1600 toys.

Suite 102, 22 Antares Drive
Ottawa ON K2E 7Z6
Tel.: (613) 228-3155
Fax: (613) 228-3242
E-mail: cttc@cyberus.ca
Web site: www.toy-testing.org

Consumers' Association of Canada (CAC)

Established in 1947 and federally incorporated in 1962, the CAC is an independent, non-profit, volunteer organization committed to defending the rights of consumers in areas of consumer information. The Association protects consumers in the marketplace by lobbying government, business and industry for standards and legislation. Its mission is to:

- unite the strength of consumers to improve the standard of living in Canadian homes
- study consumer problems and make recommendations for their solution
- bring the views of consumers to the attention of government, trade and industry, and provide a channel from these to the consumer; and
- obtain and provide for consumers information and counsel on consumer goods and services, and conduct research and tests for the better accomplishment of the objects of the Association.

3rd Floor, 436 Gilmour Street
Ottawa ON K2P 0R8
Tel.: (613) 238-2533
Fax: (613) 563-2254
E-mail: info@consumer.ca
Web site: www.consumer.ca

CAC Manitoba
Suite 21, 222 Osborne Street
Winnipeg MB R3L 1Z3
Tel.: (204) 452-2576
E-mail: info@consumbermanitoba.ca

Consumers Council of Canada

The Consumers Council of Canada is a not-for-profit organization that aims to improve the marketplace for consumers through active cooperation with business, government and special interest groups. The founding members and current board of directors of the independent organization include well-known national and international experts in the fields of consumer advocacy, policy development and research. Together, they bring many years of combined expertise to those with direct interest in consumer issues — consumers, business and government, as well as selected special interest groups.

Suite 100, 35 Madison Avenue
Toronto ON M5R 2S2
Tel.: (416) 961-3487
Fax: (416) 975-8819
Web site: www.consumerscouncil.com

Public Interest Advocacy Centre (PIAC)

The Public Interest Advocacy Centre is a registered charitable organization federally incorporated in 1976. It provides legal advice, representation and specialized research on a non-profit basis to groups and individuals who are voicing public concern, and who would otherwise not have access to such services. Since its inception, the Centre has made issues associated with the regulatory process a priority. In particular, the Centre has developed a reputation for providing effective advocacy in the areas of telecommunications, cable broadcasting, energy, transportation and privacy.

Since 1992, the Centre has become a membership organization with nine member organizations: Alberta Council on Aging, Canadian Pensioners Concerned, Consumers Fight Back Associations, Dying with Dignity, Manitoba Society of Seniors, Seniors Network, Ontario Coalition of Senior Citizen Organizations, PEI Council of the Disabled, and Rural Dignity of Canada. The Centre's constitution provides that the members of these organizations are also associate members of the Centre. As a result, the Centre has 2 305 650 members. In addition, the Centre has 900 individual members, donors and supporters, provides legal services to approximately 25 national and provincial organizations, and distributes its newsletter to approximately 1500 individuals, companies and government agencies.

Suite 1204, 1 Nicholas Street
Ottawa ON K1N 7B7
Tel.: (613) 562-4002
Fax: (613) 562-0007
E-mail: piac@piac.ca
Web site: www.piac.ca

Quebec Consumer Protection Organizations

Association coopérative d'économie familiale (ACEF) (Home Economic Cooperative Association)

ACEFs are non-profit organizations catering more specifically to low and modest income consumers. Besides providing consumer assistance, information and education, and credit counselling services, the ACEFs work to promote and advocate the rights and interests of consumers.

ACEF Abitibi-Témiscamingue
332 Derreault Street
Rouyn-Noranda QC J9X 3C6
Tel.: (819) 764-3302
Fax: (819) 762-3351
E-mail: acef-at@cablovision.qc.ca

ACEF Amiante-Beauce-Etchemins
37 Notre-Dame Street South
Thetford-Mines QC G6G 1J1
Tel.: (418) 338-4755
Toll Free: 1-888-338-4755
Fax: (418) 338-6234
E-mail: acefabe@consommateur.qc.ca

ACEF des Basses-Laurentides
42-B Turgeon Street
Sainte-Thérèse QC J7E 3H4
Tel.: (450) 430-2228
Fax: (450) 435-7184
E-mail: acefbl@consommateur.qc.ca

ACEF des Bois-Francs
Suite 230, 59 Monfette Street
Victoriaville QC G6P 1J8
Tel.: (819) 752-5855
Fax: (819) 758-6426
E-mail: acefbf@cdcbf.qc.ca

ACEF de l'Est de Montréal
5955, Marseille Street
Montréal QC H1N 1K6
Tel.: (514) 257-6622
Fax: (514) 257-7998
E-mail: acefest@consommateur.qc.ca

ACEF de l'Estrie
Suite 202, 187 Laurier Street
Sherbrooke QC J1H 4Z4
Tel.: (819) 563-8144
Fax: (819) 563-8235
E-mail: acef.estrie@qc.aira.com

ACEF Granby
Suite 305, 279 Principale Street
Granby QC J2G 2W1
Tel.: (450) 375-1443
Fax: (450) 375-2449
E-mail: acefgranby@qc.aira.com

ACEF du Grand-Portage
5 Iberville Street
Rivière-du-Loup QC G5R 1G5
Tel.: (418) 867-8545
Fax: (418) 867-8546
E-mail: acefgp@globetrotter.net

ACEF du Haut-Saint-Laurent
Suite 111, 28 St-Paul Street
Salaberry-de-Valleyfield QC J6S 4A8
Tel.: (450) 371-3470
Fax: (450) 371-3425
E-mail: acefhsl@rocler.qc.ca

ACEF de l'Île-Jésus
Suite 103, 1686 des Laurentides Boulevard
Laval QC H7M 2P4
Tel.: (450) 662-9428
Toll free: 1-866-414-1333
Fax: (450) 662-2647
E-mail: aceflav@cam.org

ACEF de Lanaudière
Suite 124, 200 Salaberry Street
Joliette QC J6E 4G1
Tel.: (450) 756-1333
Fax: (450) 759-8749
E-mail: aceflanaudiere@bellnet.ca

ACEF de la Mauricie
274 Bureau Street
Trois-Rivières QC G9A 2M7
Tel.: (819) 378-7888
Fax: (819) 376-6351
E-mail: acef@infoteck.qc.ca

ACEF du Nord de Montréal
7500 Chateaubriand Street
Montréal QC H2R 2M1
Tel.: (514) 277-7959
Fax: (514) 277-7730
E-mail: acefnor@videotron.ca
Web site: www.acefdunorddemontreal.org

ACEF de l'Outaouais
109 Wright Street
Gatineau QC J8X 2G7
Tel.: (819) 770-4911
Fax: (819) 771-1769
E-mail: acefout@videotron.ca

ACEF de la Péninsule
Suite 211, 158 Soucy Street
Matane QC G4W 2E3
Tel.: (418) 562-7645
Fax: (418) 562-7645
E-mail: acef@globetrotter.net

ACEF de Québec
570 du Roi Street
Québec City QC G1K 2X2
Tel.: (418) 522-1568
Fax: (418) 522-7023
E-mail: acefque@mediom.qc.ca

ACEF Rimouski-Neigette and et Mitis
Suite 306, 124 Sainte-Marie Street
P.O. Box 504
Rimouski QC G5L 7C5
Tel.: (418) 723-0744
Fax: (418) 723-7972
E-mail: acefrnm@globetrotter.qc.ca

ACEF Rive-Sud de Montréal
Suite 200, 510 Chambly Road
Longueuil QC J4H 3L7
Tel.: (450) 677-6394
Fax: (450) 677-0101
E-mail: acefrsm@consommateur.qc.ca

ACEF Rive-Sud de Québec
33 Carrier Street
Lévis QC G6V 5N5
Tel.: (418) 835-6633
Toll Free: 1-877-835-6633
Fax: (418) 835-5818
E-mail: acef@acefrsq.com

Association des consommateurs pour la qualité dans la construction (ACQC)

Suite 100, 2226 Henri Bourassa Boulevard East
Montréal QC H2B 1T3
Tel.: (514) 384-2013
From outside of Montréal: 1-877-MAISONS
Fax: (514) 384-8911
E-mail: acqc@consommateur.qc.ca
Web site:
www.consommateur.qc.ca/acqc/2.htm

Association pour la protection des épargnants et des investisseurs du Québec

82 Sherbrooke Street West
Montréal QC H2X 1X3
Tel.: (514) 286-1155
Fax: (514) 286-1154
E-mail: admin@apeiq.com
Web site: www.apeiq.com

Association pour la protection des intérêts des consommateurs de la Côte-Nord

872 Puyjalon Street
Baie-Comeau QC G5C 1N2
Tel.: (418) 589-7324
Fax: (418) 589-5331
E-mail: apic@globetrotter.net

Bureau d'information en consommation (BIC)

Université laval
Suite 2208, Pavillon Maurice-Pollack
Sainte-Foy QC G1K 7P4
Tel.: (418) 656-2131 ext. 3548

Carrefour d'éducation populaire de Pointe St-Charles

2356 Centre Street
Montréal QC H3K 1J7
Tel.: (514) 596-4444
Fax: (514) 596-4443
E-mail: carrefour.anim@csdm.qc.ca

Carrefour d'entraide Drummond Inc.

255 Brock Street
Drummondville QC J2C 1M5
Tel.: (819) 477-8105
Fax: (819) 477-7012

Centre d'information et de recherche en consommation de Charlevoix Ouest

Suite 3, 3 Clarence-Gagnon Street
P.O. Box 183B
Baie-St-Paul QC G3Z 1K5
Tel.: (418) 435-2884
Fax: (418) 435-5488

Centre de recherche et d'information en consommation (C.R.I.C.) de Port-Cartier

Suite 2, 1 Wood Street
P.O. Box 204
Port-Cartier QC G5B 2G8
Tel.: (418) 766-3203
Fax: (418) 766-3312
E-mail: cricportcartier@globetrotter.net

Club populaire des consommateurs (CPC) de Pointe Saint-Charles

Suite 30, 1945 Mullins Street
Montréal QC H3K 1N9
Tel.: (514) 932-5088
Fax: (514) 932-7557
E-mail: cpc@qc.aira.com

Coalition des association de consommateurs du Québec (CACQ)

The CACQ aims to develop and strengthen the cohesion of the non-affiliated consumer movement in Québec. Objectives include sharing of information on major consumer issues; advocate members-association interest, especially regarding funding of organizations; promote joint actions and communication plans on issues affecting the marketplace, (i.e. credit, endebtedness, etc.). The Coalition has 27 member-associations.

6734 Monk Boulevard
Montréal QC H4E 3J1
Tel.: (514) 362-8623
Toll free: 1-977-962-2227
Fax: (514)362-0660
E-mail: cacq@consommateur.qc.ca
Web site: www.consommateur.qc.ca/cacq/

Groupe de recherche en animation et planification économique (GRAPE) de Québec

Suite 177, 71st Street East
Charlesbourg QC G1H 1L4
Tel.: (418) 522-7356
Fax: (418) 522-0845
E-mail: legrape@videotron.ca
Web site: www.legrape.tk

Option consommateurs

Option consommateurs is an organization dedicated to advocating and defending the interests of consumers in the marketplace, including in regard to credit and indebtedness. Option consommateurs provides legal information services, mediation services, budget counselling, classes on budgeting and consumer information. The organization also publishes *Consommation magazine*. As well, Option also undertakes major consumer research, and represents the consumer interest before decision making bodies. Major files include: banking services, privacy protection, product safety, indebtedness, and personal growth classes.

Suite 604, 2120 Sherbrooke Street East
Montréal QC H2K 1C3
Tel.: (514) 598-7288
Toll free: 1-888-412-1313
Fax: (514) 598-8511
E-mail: info@option-consommateurs.org
Web site: www.option-consommateurs.org

Service d'aide aux consommateurs (SAC) de Shawinigan

The SAC provides information and advice to consumers on a range of issues, mediates consumer complaints and represents consumers' interests on issues relating to credit cards, banking services, privacy, etc. The SAC has approximately 2000 members.

Suite 1, 453 5th Street
Shawinigan QC G9N 1E4
Tel.: (819) 537-1414
Fax: (819) 537-5259
E-mail: sac@cgocable.ca
Web site:
www.service-aide-consommateur.qc.ca

Service budgétaire et communautaire de Chicoutimi

2422 Roussel Street
Chicoutimi-Nord QC G7G 1X6
Tel.: (418) 549-7597
Fax: (418) 549-1325
E-mail: sbc-chicoutimi@qc.aira.com

Service budgétaire et communautaire de Jonquière

3971 Vieux Pont Street
Jonquière QC G7X 7V8
Tel.: (418) 542-8904
Fax: (418) 542-1424
E-mail:
servicebudgetairejonq@videotron.ca

Service budgétaire et communautaire d'Alma Inc.

415 Collard Street West
P.O. Box 594
Alma QC G8B 5W1
Tel.: (418) 668-2148
Fax: (418) 668-2048

Service budgétaire et communautaire de la MRC de Dolbeau

Suite 304, 1230 Wallberg Boulevard
Dolbeau-Mistassini QC G8L 1H2
Tel.: (418) 276-1211
Fax: (418) 276-5802
E-mail: sbcmrcmc@destination.ca

Service budgétaire populaire de la MRC d'Asbestos

312 Morin Boulevard
Asbestos QC J1T 3B9
Tel.: (819) 879-4173
Fax: (819) 879-6949
E-mail: sbp-asb@cgocable.qc.ca
Web site: www.consommateur.qc.ca/sbp-asb/home.htm

Service budgétaire du centre populaire de Roberval

106 Marcoux Avenue
Roberval QC G8H 1E7
Tel.: (418) 275-4222
Fax: (418) 275-9097
E-mail: centrepo@cgocable.ca

Service budgétaire populaire de St-Félicien Inc.

1211 Notre-Dame Street
Saint-Félicien QC G8K 1Z9
Tel.: (418) 679-4646
Fax: (418) 679-5902
E-mail: sbp.st-felicien@qc.aira.com

L'Union des consommateurs

Union des consommateurs (UC) was created in 2002 by the merger of the Fédération des ACEF and Action réseau consommateur. UC's mandate is to represent the consumer interest on consumer issues affecting the marketplace, especially those relating to low income consumers. Issues addressed by UC include budget counselling and indebtedness, broadcasting, electronic commerce, energy, food and biotechnology, financial services, health, privacy, telecommunications, and social and fiscal policies.

Suite 300, 1000 Amherst Street
Montréal QC H2L 3K5
Tel.: (514) 521-6820
Toll Free: 1-888-521-1682
Fax: (514) 521-0736
E-mail: union@consommateur.qc.ca
Web site: www.consommateur.qc.ca/union/

Credit

If you wish to know the contents of your credit history, contact your local credit bureau by calling the toll-free number listed below.

Credit counselling is available in most provinces, either through a government office or a non-profit agency.

If you are contacted by a collection agent, be aware that all provinces set out rules that collection agencies must follow. For advice on how to respond to a collection agent, refer to the first part of this handbook on general information. Consumers who wish to complain about a collection agency may contact their provincial or territorial office of consumer affairs. Consumers in British Columbia should contact the Director of Debt Collection at 1-250-356-6035 or by fax at 1-250-953-3533.

Mailing address:
P.O. Box 9297, Station Prov. Govt
(Wharf and Fort)
Victoria BC, V8W 9J8

For those who declare bankruptcy, the Office of the Superintendent of Bankruptcy works to ensure that the bankruptcy process is conducted in a fair and orderly manner. Under certain circumstances the Office will assist debtors in finding a trustee in bankruptcy. It also investigates complaints from debtors regarding a possible wrong.

In Saskatchewan there is special help for farmers facing bankruptcy.

Credit Inquiries and Reporting Agencies

Equifax Canada Inc.
Tel.: (514) 493-2314
Toll free: 1-800-465-7166
E-mail: consumer.relations@equifax.com
Web site: www.equifax.ca

TransUnion Canada
For residents of all provinces except Quebec:
Consumer Relations Centre
P.O. Box 338, LCD 1
Hamilton, ON L8L 7W2
Tel.: (905) 525-0262
Toll free: 1-866-525-0262
Web site: www.tuc.ca

For residents of Quebec:
TransUnion (Echo Group)
Suite 200, 1600 Henri Bourassa
Boulevard West
Montréal, QC H3M 3E2
Tel.: (514) 335-0374
Toll free: 1-877-713-3393
Web site: www.tuc.ca

Credit Counselling

Newfoundland and Labrador

Personal Credit Counselling Service
22 Queens Road
St. John's NL A1C 2A5
Tel.: (709) 753-5812
Fax: (709) 753-3390
E-mail: info@debthelpnewfoundland.com
Web site: www.debthelpnewfoundland.com

CIBC Building
Suite 206, 4 Maine Street
Corner Brook NL A0G 6G7
Tel.: (709) 634-7772
Fax: (709) 634-7790

Nova Scotia

Service Nova Scotia and Municipal Relations
Debtor Assistance Program and
Consumer Proposals
P.O. Box 2734
Halifax NS B3J 3P7
Tel.: (902) 424-5200
Toll free: 1-800-670-4357
Fax: (902) 424-0711
Web site:
www.gov.ns.ca/snsmr/consumer/debtor

Prince Edward Island

Office of the Attorney General
Consumer, Corporate and Insurance Division
4th Floor, Shaw Building
95 Rochford Street
P.O. Box 2000
Charlottetown PE C1A 7N8
Tel.: (902) 368-4550
Fax: (902) 368-5283
Web site:
www.gov.pe.ca/oag/ccaid-info/index.php3

New Brunswick

Credit Counselling Services
of Atlantic Canada Inc.
Harbour Building
Suite 703, 133 Prince William St
Saint John NB E2L 5B2
Tel.: (506) 652-1613
Toll free: 1-888-753-2227
(Atlantic region only)
Fax: (506) 633-6057

Quebec

L'Office de la protection du consommateur
Suite 450, 400 Jean-Lesage Boulevard
Québec QC G1K 8W4
Toll free: 1 888-672-2556
Fax: (514) 873-0721
Web Site: www.opc.gouv.qc.ca

Ontario

Ontario Association of
Credit Counselling Services
P.O. Box 189
Grimsby ON L3M 4G3
Tel.: (905) 945-5644
Referral Line: 1-888-7-IN DEBT
(1-888-746-3328)
Fax: (905) 945-4680
Web site: www.indebt.org

Ministry of Consumer and Business Services
Tel.: (416) 326-8800
Toll free: 1-800-889-9768
Web site: www.cbs.gov.on.ca

Manitoba

Community Financial Counselling Services
3rd Floor, 238 Bordage Avenue
Winnipeg, MB R3C 0B1
Tel.: (204) 989-1900
Fax: (204)989-1908
E-mail: cfcs@mts.net

Saskatchewan

Department of Justice
Provincial Mediation Board
Suite 120, 2151 Scarth Street
Regina SK S4N 3V7
Tel.: (306) 787-5387
Toll free: 1-888-215-2222
Fax: (306) 787-5574

Main Floor, Sturdy Stone Building
122 – 3rd Avenue North
Saskatoon SK S7K 2H6
Tel.: (306) 933-6520
Toll free: 1-888-215-2222
Fax: (306) 933-7030

Alberta

Credit Counselling Services of Alberta
Suite 225, 602 – 11th Avenue SW
Calgary AB T2R 1J8
Tel.: (403) 265-2201
Toll free: 1-888-294-0076
Web site: www.creditcounselling.com

Suite 440, 10123 – 99th Street
Edmonton AB T5J 3H1
Tel.: (780) 423-5265
Toll free: 1-888-294-0076
Web site: www.creditcounselling.com

British Columbia

Ministry of the Attorney General
Justice Services Branch
Debtor Assistance Program
Suite 203, 865 Hornby Street
Vancouver BC V6Z 2G3
Tel.: (604) 660-3550
Fax: (604) 660-8472

Credit Counselling Society
of British Columbia
Columbia Skytrain Station Building
330 – 435 Columbia Street
New Westminster BC V3L 5N8
Tel.: (604) 527-8999
Toll free: 1-888-527-8999 (BC only)
Fax: (604) 527-8008
E-mail: inquiries@nomoredebts.org
Web site: www.ccsbc.org

Northwest Territories

Municipal and Community Affairs
Suite 500, 5201 – 50th Avenue
Yellowknife NT X1A 3S9
Tel.: (867) 873-7125
Fax: (867) 920-6343
Web site: www.maca.gov.nt.ca

Yukon

See Alberta and British Columbia

Nunavut

Department of Community
and Government Services
P.O. Box 440
Baker Lake NU X0C 0A0
Tel.: (867) 793-3315
Toll free: 1-866-223-8139
Fax: (867) 793-3312
Web site: www.gov.nu.ca/Nunavut/English/departments/CGT

Collection Agencies

British Columbia

Business Practices and
Consumer Protection Authority
5th Floor, 1019 Wharf Street
P.O. Box 9244
Victoria BC V8W 9J2
Tel.: (604) 320-1667
Toll free: 1-888-564-9963
Fax: (250) 920-7181
E-mail: info@bpcpa.ca
Web site: www.bpcpa.ca

Ministry of Public Safety and
Solicitor General
Compliance and Consumer Policy Division
P.O. Box 9288, Stn Prov Govt
Victoria BC V8W 9J7
Tel.: (250) 387-1698
(604) 660-2421 (Vancouver area)
Toll Free in BC: 1-800-663-7867

All other provinces

Contact your local consumer affairs office (please see the table of contents of this guide).

Bankruptcy

Office of the Superintendent of Bankruptcy

The Office helps ensure that bankruptcies and insolvencies are conducted in a fair and orderly manner. Under certain circumstances, it will assist debtors in finding a trustee in bankruptcy. It also investigates complaints from debtors regarding a possible wrong.

365 Laurier Avenue West
8th Floor, Jean Edmonds Tower South
Ottawa ON K1A 0C8
Tel.: (613) 941-1000
Fax: (613) 941-2862

Name Search Services
Tel.: (613) 941-2863
Fax: (613) 941-9490
Web site: www.osb-bsf.ic.gc.ca

For a complete list of regional offices please see the "Other Government Contacts" section of this guide.

Saskatchewan Agriculture, Food and Rural Revitalization

This department provides specific information for Saskatchewan farmers who are seeking protection from their creditors or filing for bankruptcy.

Suite 329, 3085 Albert Street
Regina SK S4S 0B1
Tel.: (306) 787-5140
Farm Stress Line: 1-800-667-4442
Fax: (306) 798-3042
Web site: www.agr.gov.sk.ca

Energy and Utilities

By employing suggestions from Natural Resources Canada's Office of Energy Efficiency, consumers can save money on their utility bills.

If you wish to complain about your utility bill, contact your utility company. If you cannot resolve the dispute, contact your provincial utility commission or board. These bodies regulate utility corporations.

In Ontario, users of natural gas may also complain to the Ontario Energy Board.

Tips on Energy Efficiency

Office of Energy Efficiency, Natural Resources Canada

The office helps consumers save money, use natural resources responsibly, and protect the environment.

Office of Energy Efficiency
18th Floor, 580 Booth Street
Ottawa ON K1A 0E4
Fax: (613) 943-5190
E-mail: general.oee@nrcan.gc.ca
Web site: www.oee.nrcan.gc.ca/

Utility Corporations and Commissions

Newfoundland and Labrador

Newfoundland Power
P.O. Box 8910
St. John's NL A1B 3P6
Tel.: (709) 737-2802
Toll free: 1-800-663-2802
Fax: (709) 737-2903
Web site: www.newfoundlandpower.com

Newfoundland and Labrador Board of Commissioners of Public Utilities
P.O. Box 21040
St. John's NL A1A 5B2
Tel.: (709) 726-8600
Fax: (709) 729-2508
E-mail: ito@pub.nf.ca
Web site: www.pub.nf.ca

Nova Scotia

Nova Scotia Power
P.O. Box 910
Halifax NS B3J 2W5
Tel.: (902) 428-6230
Toll free: 1-800-428-6230
Web site: www.nspower.ca

Utility and Review Board
3rd Floor, 1601 Lower Water Street
P.O. Box 1692, Postal Unit M
Halifax NS B3J 3S3
Tel.: (902) 424-4448
Fax: (902) 424-3919
E-mail: uarb.board@gov.ns.ca

Prince Edward Island

Maritime Electric
180 Kent Street
P.O. Box 1328
Charlottetown PE C1A 7N2
Tel.: (902) 629-3799
Toll free: 1-800-670-1012
Fax: (902) 629-3630
Web site: www.maritimeelectric.com

Island Regulatory and Appeals Commission
Suite 501, 134 Kent Street
P.O. Box 577
Charlottetown PE C1A 7L1
Tel.: (902) 892-3501
Toll free: 1-800-501-6268
Fax: (902) 566-4076
E-mail: info@irac.pe.ca
Web site: www.irac.pe.ca

New Brunswick

NB Power
515 King Street
Box 2000
Fredericton NB E3B 4X1
Tel.: (506) 458-4444
Toll free: 1-800-663-6272
Fax: (506) 458-4000
Web site: www.nbpower.com

New Brunswick Board of Commissioners of Public Utilities

Suite 1400, 15 Market Square
Box 5001
Saint John NB E2L 4Y9
Tel.: (506) 658-2504
Toll free: 1-866-766-2782
Fax: (506) 643-7300
E-mail: general@pub.nb.ca
Web site: www.pub.nb.ca

Quebec

Hydro-Quebec
Head Office
75 René-Lévesque Boulevard West
Montréal QC H2Z 1A4
Tel.: (514) 385-7252
Toll free: 1-888-385-7252
TTY: 1-800-361-1297
Web site: www.hydro.qc.ca

Régie de l'énergie
Tour de la Bourse
Suite 255, 800 Victoria Place
P.O. Box 001
Montréal QC H4Z 1A2
Tel.: (514) 873-5050
Toll free: 1-888-873-2452
Fax: (514) 873-2070
E-mail: secretariat@regie-energie.qc.ca
Web site: www.regie-energie.qc.ca

Ontario

Independent Electricity Market Operator
Suite 410, 655 Bay Street
Toronto, ON M5G 2K4
Tel.: (905) 403-6900
Toll free: 1-888-448-7777
Fax: (905) 403-6921
E-mail: helpcentre@theimo.com
Web site: www.theimo.com

Ontario Power Generation
700 University Avenue
Toronto ON M5G 1X6
Tel.: (416) 592-2555
Toll free: 1-877-592-2555
Web site: www.opg.com

Hydro One
P.O. Box 5700
Markham ON L3R 1C8
Customer Communications Centre
Tel.: 1-888-664-9376
Fax: (905) 944-3254
E-mail: CustomerCommunications@HydroOneNetworks.com
Web site: www.Hydroone.com

Ontario Hydro Energy Inc.
Unregulated Retail Affiliate of Hydro One
Suite 6, 250 Shields Court
Markham ON L3R 9W7
Customer Care: 1-800-664-3377
Fax: 1-888-354-8983
Web site: www.ontariohydroenergy.com

Ontario Energy Board
P.O. Box 2319
2300 Yonge Street
Toronto ON M4P 1E4
Tel.: (416)481-1967
Consumer Service Centre Tel.:
(416) 314-2455
Toll free: 1-877-632-2727
E-mail: info@oeb.gov.on.ca
Web site: www.oeb.gov.on.ca

Manitoba

Manitoba Hydro
P.O. Box 815 Stn Main
Winnipeg MB R3C 2P4
Tel.: (204) 474-3311
Fax: (204) 474-3072
E-mail: publicaffairs@hydro.mb.ca
Web site: www.hydro.mb.ca

Public Utilities Board
Suite 400, 330 Portage Avenue
Winnipeg, MB R3C 0C4
Tel.: (204) 945-2638
Toll free: 1-866-854-3698 (in Manitoba)
Fax: (204) 945-2643
E-mail: publicutilities@gov.mb.ca
Web site: www.pub.gov.mb.ca

Saskatchewan

SaskPower
2025 Victoria Avenue
Regina SK S4P 0S1
Tel.: 1-888-757-6937
Fax: (306) 566-2548
E-mail: inquiries@saskpower.com
Web site: www.saskpower.com

SaskEnergy
1777 Victoria Avenue
Regina SK S4P 4K5
Tel.: (306) 777-9225
Customer Service Line: 1-800-567-8899
24 hour Emergency and Safety Line:
1-888-7000 GAS (1-888-700-0427)
TTY: 1-800-792-6665
Web site: www.saskenergy.com

Saskatchewan does not have a public utilities commission or board. Inquiries in this regard may be made by writing to the minister responsible for the respective utility at:

Legislative Buildings
Regina SK S4S 0B3

Alberta

Office of the Utilities Consumer Advocate
1 TD Tower
Suite 1701, 10088 – 102 Avenue
Edmonton AB T5J 2Z1
E-mail:
UtilitiesConsumerAdvocate@gov.ab.ca
Web site:
www.utilitiesconsumeradvocate.gov.ab.ca

Alberta Government Services
Consumer Services Branch
Tel.: (780) 427-4088
Toll free: 1-877-427-4088 (Alberta only)
Web site: www.gov.ab.ca/gs

Alberta Energy and Utilities Board
640 – 5th Avenue SW
Calgary AB T2P 3G4
Tel.: (403) 297-8311
Fax: (403) 297-7336
E-mail: eub.webmaster@gov.ab.ca
Web site: www.eub.gov.ab.ca/bbs/

British Columbia

BC Hydro
P.O. Box 9501
Vancouver BC V6B 4N1
Tel.: 604-224-9376
Toll free: 1-800-BCHYDRO (1-800-224-9376)
Emergencies & Power Outages:
1-888-POWERON (1-888-769-3766)
Email: consumer.services@bchydro.com
Web site: www.bchydro.com

British Columbia Utilities Commission
P.O. Box 250
6th Floor, 900 Howe Street
Vancouver BC V6Z 2N3
Tel.: (604) 660-4700
Toll free: 1-800-663-1385
Fax: (604) 660-1102
E-mail: Commission.Secretary@bcuc.com
Web site: www.bcuc.com

Yukon

Yukon Utilities Board
Suite 19, 1114 – 1st Avenue
P.O. Box 31728
Whitehorse YT Y1A 6L3

Yukon Energy Corporation
Box 5920
Whitehorse YT Y1A 6S7
Tel.: (867) 393-5300
Toll free: 1-877-712-3375
Fax: (867) 393-5323
E-mail:
communication@yukonenergy.yk.ca
Web site: www.yec.yk.ca

Northwest Territories

Northwest Territories Public Utility Board
Suite 203, 62 Woodland Drive
Hay River NT X0E 1G1
Tel.: (867) 874-3944
Fax: (867) 874-3639
E-mail: pubhrv@cancom.net

Northwest Territories Power Corporation
4 Capital Drive
Hay River NT X0E 1G2
Tel.: (867) 874-5200
Fax: (867) 874-5229
Web site: www.ntpc.com

Nunavut

Nunavut Power Corporation
P.O. Box 420
Government of Nunavut Building
Baker Lake NU X0C 0A0
Tel.: (867) 793-4200
Fax.: (867) 793-4225
Web site: www.nunavutpower.com

Natural Gas

Ontario Energy Board
2300 Yonge Street
P.O. Box 2319
Toronto ON M4P 1E4
Tel.: (416) 314-2455
Toll free: 1-877-632-2727
E-mail: info@oeb.gov.on.ca
Web site: www.ontariohydroenergy.com

Alberta Government Services
Registries and Consumer Services
Consumer Services Branch
Tel.: (780) 427-4088
Toll free: 1-877-427-4088 (Alberta only)
Web site: www.gov.ab.ca/gs

Office of the Utilities Consumer Advocate
1 TD Tower
Suite 1701, 10088 – 102 Avenue
Edmonton AB T5J 2Z1
E-mail:
UtilitiesConsumerAdvocate@gov.ab.ca
Web site:
www.utilitiesconsumeradvocate.gov.ab.ca

Alberta Energy and Utilities Board
640 – 5th Avenue SW
Calgary AB T2P 3G4
Tel.: (403) 297-8311
Fax: (403) 297-7336
E-mail: eub.webmaster@gov.ab.ca
Web site: www.eub.gov.ab.ca/bbs/

Financial Services

This category is divided into the four "pillars" of Canadian financial services:

- banks
- trust companies, credit unions, cooperatives and caisses populaires
- insurance companies
- securities.

Banks

If you have a concern or problem with your bank, the first thing you should do is try to address it with your branch or service centre. A customer service representative may be able to help you. If not, you should ask to speak with a supervisor or manager.

If your situation has not been resolved to your satisfaction, you should find out what to do next within your bank. In some cases, the next step is to contact a regional or area manager or local executive office. Ask a representative or manager at your branch or service centre for the number or address of the person you should contact, or call one of the numbers below.

When the problem still cannot be settled to your satisfaction, your next move is to involve your bank's ombudsman. An ombudsman's job is to help consumers resolve disputes with their bank. Below is a complete list of the ombudsmans' offices across Canada. Beyond your bank's ombudsman is the Ombudsman for Banking Services and Investments (OBSI). The OBSI is an independent body that investigates complaints from individuals and small business about banking services. Its objective is to provide impartial and prompt resolution of complaints.

For information on bank self-regulation, contact the Canadian Bankers Association, and for information on consumer protection legislation governing banks, as well as a great deal of other related information, contact the Financial Consumer Agency of Canada (FCAC).

Helpful Numbers

Amex Bank of Canada
1-800-668-2639

Banca Commerciale Italiana of Canada
1-800-263-5431

Bank of Montreal
(416) 927-6000
InfoService
1-800-555-3000

Scotiabank
Customer Service Centre
1-800-4-SCOTIA(72-6842)

CIBC
Customer Care Centre
(416) 980-2255
1-800-465-2255

Canadian Western Bank
1-888-874-8574

Citibank Canada
1-800-387-9292

HSBC Bank Canada
1-888-310-HSBC (4722)

Laurentian Bank of Canada
(514) 522-1846
1-800-BLC-1846

National Bank of Canada
(514) 394-5555
TELNAT: 1-888-483-5628

Royal Bank of Canada
Customer Relations Centre
1-800-769-2540

TD Canada Trust
1-800-430-6095

ING Direct
1-800-464-3473

Your Bank's Ombudsman

Ombudsman for Banking Services and Investments (OBSI)
P.O. Box 896
Station Adelaide
Toronto ON M5C 2K3
Tel.: (416) 287-2877
Toll Free: 1-888-451-4519
Fax: (416) 225-4722
Toll Free: 1-888-422-2865
E-mail: ombudsman@obsi.ca
Web site: www.obsi.ca

AMEX Bank of Canada
101 McNabb Street
Markham ON L3R 4H8
Tel.: (905) 474-8000 ext. 2019
(Customer Service)
Toll Free: 1-888-301-5312
Fax: (905) 904-7670
E-mail: BankOmbud@aexp.com

Bank of Montreal
Bank of Montreal Tower
8th Floor, 55 Bloor Street West
Toronto ON M4W 3N5
Tel.: 1-800-371-2541

Scotiabank
Scotia Plaza
44 King Street West
Toronto ON M5H 1H1
Tel.: (416) 933-3299
Toll free: 1-800-785-8772
Fax: (416) 933-3276
E-mail: ombudsman@scotiabank.com

CIBC
P.O. Box 342
Commerce Court
Toronto ON M5L 1G2
Tel.: (416) 861-3313
Toll free: 1-800-308-6859
Fax: (416) 980-3754
Toll Free: 1-800-308-6861
E-mail: ombudsman@cibc.com

Canadian Western Bank
Canadian Western Bank Place
Suite 2300, 10303 Jasper Avenue
Edmonton AB T5J 3X6
Tel.: 1-888-423-8854
Fax: (780) 423-8897
E-mail: graham.gilbert@cwbank.com

Citibank Canada
Citibank Place
Suite 1700, 123 Front Street West
Toronto ON M5J 2M3
Tel.: 1-888-245-1112
Fax: (416) 947-4123

HSBC Bank Canada
Suite 500, 885 West Georgia Street
Vancouver BC V6C 3E9
Tel.: 1-800-343-1180
Fax: (604) 641-2945

ING Bank of Canada
Suite 900, 111 Gordon Baker Road
Toronto ON M2H 3R1
Tel.: (416) 497-4833
Toll Free: 1-866-677-0547
Fax: (416) 758-5310

Laurentian Bank of Canada
Laurentian Bank Tower
1981 McGill College Avenue
Montréal QC H3A 3K3
Tel.: (514) 284-7192
Toll free: 1-800-473-4782
Fax: (514) 284-7184 or 1-800-473-4790
Email: ombudsman@laurentianbank.com

National Bank of Canada
P.O. Box 275
Montréal QC H2Y 3G7
Tel.: 1-888-300-9004
Fax: 1-800-260-8003

Royal Bank of Canada
P.O. Box 1
Royal Bank Plaza
Toronto ON M5J 2J5
Tel.: (416) 974-4591
Toll Free: 1-800-769-2542
Fax: (416) 974-6922
E-mail: ombudsman@rbc.com

Toronto Dominion Bank
P.O. Box 1
Toronto Dominion Centre
Toronto ON M5K 1A2
Tel.: (416) 982-4884
Toll Free: 1-888-361-0319
Fax: (416) 983-3460
E-mail: td.ombudsman@td.com

Self-regulation and Government Regulation of Banks

The Canadian Bankers Association (CBA) develops industry standards and provides a forum for dialogue between the banks and the public. Services include tips on protecting your credit cards and fraud identification for Visa and Mastercard.

P.O. Box 348
Commerce Court West
30th Floor, 199 Bay Street
Toronto ON M5L 1G2
Tel.: (416) 362-6092
Toll Free: 1-800-263-0231
Fax: (416) 362-7705
E-mail: inform@cba.ca
Web site: www.cba.ca

The Financial Consumer Agency of Canada (FCAC) works to protect and educate consumers in the area of financial services, providing consumer information and overseeing financial institutions to ensure that they comply with federal consumer protection measures.

6th Floor, 427 Laurier Avenue West
Ottawa, Ontario K1R 1B9
Tel.: (613) 996-5454
Toll free: 1-866-461-FCAC (3222)
Fax: (613) 941-1436
Toll free: 1-866-814-2224
Web site: www.fcac.gc.ca

The Office of the Superintendent of Financial Institutions (OSFI) is the primary regulator of federal financial institutions and pension plans. Its mission is to safeguard policyholders, depositors and pension plan members from undue loss.

National Headquarters
255 Albert Street
Ottawa ON K1A 0H2
Tel.: (613) 990-7788
Toll free: 1-800-385-8647
Web Site: www.osfi-bsif.gc.ca

Trust Companies, Credit Unions, Cooperatives and Caisses Populaires

If you have a problem with your financial institution, try to resolve it within your branch. If you cannot resolve your problem, contact one of the government regulators listed below.

Newfoundland and Labrador

Commercial and Corporate Affairs
Department of Government Services
Credit Union Deposit Guarantee Corporation
P.O. Box 340
Marystown NL A0E 2M0
Tel.: (709) 279-0170
Toll Free: 1-877-279-0170
Fax: (709) 279-0177
Web site: www.cudgc.nf.net

Nova Scotia

Department of Environment and Labour
Financial Institutions
7th Floor, 5151 Terminal Road
Halifax NS B3J 1A1
Tel.: (902) 424-6331
Toll free: 1-877-9ENVIRO
Fax: (902) 424-0503
E-mail: fininst@gov.ns.ca
Web site:
www.gov.ns.ca/enla/fin/fininst.htm

Prince Edward Island

Office of the Attorney General
4th Floor, Shaw Building
P.O. Box 2000
95 Rochford Street
Charlottetown PE C1A 7N8
Tel.: (902) 368-4550
Fax: (902) 368-5283

New Brunswick

Department of Justice
Credit Union, Cooperatives
and Trust Companies Branch
P.O. Box 6000
Kings Place
Fredericton NB E3B 5H1
Tel.: (506) 453-2315
Fax: (506) 453-7474
Web site: www.gnb.ca/0062/index-e.asp

Quebec

Inspecteur général des institutions financières
Direction des services administratifs
800 D'Youville Place
Québec QC G1R 4Y5
Tel.: (418) 643-3625
Toll free: 1-888-291-4443
E-mail: igif@igif.gouv.qc.ca
Web site: www.igif.gouv.qc.ca

Ontario

Ministry of Finance, Financial Services
Commission of Ontario
FSCO Ombudsman
Credit Union and Caisses Populaires
Complaints
4th Floor, 5160 Yonge Street
P.O. Box 85
North York ON M2N 6L9
Tel.: (416) 226-7776
Toll free: 1-800-263-0541
Web site: www.fsco.gov.on.ca

Manitoba

Department of Finance
Financial Institutions Regulation branch
Suite 1115, 405 Broadway
Winnipeg MB R3C 3L6
Tel.: (204) 945-2542
Toll Free: 1-800-282-8069 (Manitoba only)
Fax: (204) 948-2268
E-mail: insurance@gov.mb.ca
Web site: www.gov.mb.ca/finance/cca/firb/

Saskatchewan

Registrar of Credit Unions
Financial Institutions Division
6th Floor, 1919 Saskatchewan Drive
Regina SK S4P 3V7
Tel.: (306) 787-6700
Fax: (306) 787-9006
E-mail: fid@sfsc.gov.sk.ca

Alberta

Alberta Treasury
Financial Institutions Division
Credit Unions
Room 402, 9515 – 107 Street
Edmonton AB T8K 2C3
Tel.: (780) 427-8322
Fax: (780) 422-4283
E-mail: financial.inst@gov.ab.ca
Web site: www.finance.gov.ab.ca

Credit Counselling Services of Alberta
Suite 440, 10125 – 99 Street
Edmonton AB T5J 3H1
Tel.: (780) 423-5265
Toll Free: 1-888-294-0076
Fax: (780) 423-2791

Credit Counselling Services of Alberta
Suite 225, 602 – 11th Avenue SW
Calgary AB T2R 1J8
Tel.: (403) 265-2201
Toll free: 1-888-294-0076
Web site: www.creditcounselling.com

British Columbia

Financial Institutions Commission
Suite 1900, 1050 West Pender Street
Vancouver BC V6E 3S7
Tel.: (604) 660-2947
Toll Free: 1-888-249-9299
Fax: (604) 660-3170
E-mail: FICOM@gems9.gov.bc.ca
Web site: www.fic.gov.bc.ca

Northwest Territories

Security Registry
P.O. Box 1320
Stewart M. Hodgson Building
Yellowknife NT X1A 2L9
Tel.: (867) 920-3318
Fax: (867) 873-0243

Nunavut

Securities and Legal Registries
Department of Justice
P.O. Box 1000, Station 570
Iqaluit NU X0A 0H0
Tel.: (867) 975-6191
Fax: (867) 975-6594

Insurance

When you have a problem, first talk with your insurance agent or broker. Then, if you still need help, you may wish to consider contacting an appropriate industry association or your provincial or territorial insurance regulator.

Industry Associations

Life and Disability Insurance

Canadian Life and Health Insurance Association Inc.
Suite 1700, 1 Queen Street East
Toronto ON M5C 2X9
Tel.: (416) 777-2221
Toll free: 1-800-268-8099
Fax: (416) 777-1895
Web site: www.clhia.ca

Suite 630, 1001 Maisonneuve Blvd. West
Montréal QC H3A 3C8
Tel.: (514) 845-9004
Fax: (514) 845-6182

Suite 400, 46 Elgin Street
Ottawa, ON K1P 5K6
Tel.: (613) 230-0031
Fax: (613) 230-0297

Property and Casualty Insurance

Insurance Bureau of Canada (IBC)
– Head Office
Suite 1800, 151 Yonge Street
Toronto ON M5C 2W7
Tel.: (416) 362-2031
Toll free: 1-800-761-6703
Fax: (416) 361-5952
E-mail: consumercentre@ibc.ca
Web site: www.ibc.ca

IBC Ottawa
Suite 808, 155 Queen Street
Ottawa ON K1P 6L1
Tel.: (613) 236-5043
Fax: (613) 236-5208

IBC Atlantic Provinces
Suite 1706, 1969 Upper Water Street
Halifax NS B3J 3R7
Tel.: (902) 429-2730
Toll Free: 1-800-565-7189
(Atlantic provinces only)
Fax: (902) 420-0157

IBC Quebec Region
Suite 600, 500 Sherbrooke Street West
Montréal QC H3A 3C6
Tel.: (514) 288-6015
Toll Free: 1-800-361-5131 (Quebec Only)
Fax: (514) 288-0753

IBC Ontario Region
Suite 1800, 151 Yonge Street
Toronto ON M5C 2W7
Tel.: (416) 362-9528
Toll Free: 1-800-387-2880 (Ontario Only)
Fax: (416) 362-2602

IBC Prairies, Northwest Territories and Nunavut
Suite 401, 10722 – 103 Avenue
Edmonton AB T5J 5J7
Tel.: (780) 423-2212
Toll Free: 1-800-377-6378 (Only Prairies, Northwest Territories and Nunavut)
Fax: (780) 423-4796

IBC British Columbia and Yukon
Suite 1010, 510 Burrard Street
Vancouver BC V6C 3A8
Tel.: (604) 684-3635
Toll free: 1-877-772-3777
(British Columbia only)
Fax: (604) 684-6235

Provincial and Territorial Insurance Regulatory Bodies

Newfoundland and Labrador

Insurance Division
Confederation Bluiding, West Block
P.O. Box 8700
St. John's NL A1B 4J6
Tel.: (709) 729-2594
Fax: (709) 729-3205

Prince Edward Island

Superintendent of Insurance
Office of the Attorney General
4th Floor, 95 Rochford Street
P.O. Box 2000
Charlottetown PE C1A 7N8
Tel.: (902) 368-4550
Fax: (902) 368-5283
Web site: www.gov.pe.ca/oag/ccaid-info

Ontario

Financial Services Commission of Ontario
17th Floor, 5160 Yonge Street
P.O. Box 85
North York ON M2N 6L9
Tel.: (416) 250-7250
Toll free: 1-800-668-0128
TTY: (416) 590-7108
Toll free: 1-800-387-0584
Fax: (416) 590-8480
Web site: www.fsco.gov.on.ca

Manitoba

Manitoba Finance
Financial Institutions Regulation Branch
Suite 1115, 405 Broadway
Winnipeg, MB R3C 3L6
Tel.: (204) 945-2542
Toll free: 1-800-282-8069 (in Manitoba)
Fax: (204) 948-2268
E-mail: insurance@gov.mb.ca
Web site: www.gov.mb.ca/finance/cca/firb

Saskatchewan

For complaints against insurance companies in Saskatchewan:
Superintendent of Insurance
Financial Institutions Division
Saskatchewan Financial Services Commission
6th Floor, 1919 Saskatchewan Drive
Regina SK S4P 3V7
Tel.: (306) 787-6700
Fax: (306) 787-9006
E-mail: fid@sfsc.gov.sk.ca
Web site: www.sfsc.gov.sk.ca/financial/insurance.shtml

For complaints against agents and brokers in Saskatchewan:
General Insurance Council of Saskatchewan
Suite 310, 2631-28 Avenue
Regina SK S4S 6X3
Tel.: (306) 347-7870
Fax: (306) 569-3018
Web site: www.insurancecouncils.sk.ca

Alberta

The Alberta Insurance Council is responsible for licensing insurance agents and adjusters, and will take complaints about both.

Toronto Dominion Tower
Suite 901, 10088 – 102 Avenue
Edmonton AB T5J 2Z1
Tel.: (780) 421-4148
Toll Free: 1-800-461-3367 (Alberta Only)
Fax: (780) 425-5745
E-mail: info@abcouncil.ab.ca
Web site: www.abcouncil.ab.ca

Life Plaza
Suite 350, 734 – 7th Avenue SW
Calgary AB T2P 3P8
Tel.: (403) 233-2929
Toll Free: 1-800-461-3367 (Alberta Only)
Fax: (403) 233-2990
E-mail: info@abcouncil.ab.ca
Web site: www.abcouncil.ab.ca

Yukon
Superintendent of Insurance
Consumer and Safety Services
P.O. Box 2703
Whitehorse YT Y1A 2C6
Tel.: (867) 667-5111
Fax: (867) 667-3609
E-mail: consumer@gov.yk.ca

Securities

Before purchasing securities (i.e. stocks, bonds and mutual funds), you may wish to seek out information and advice. Four sources from consumer groups to industry associations that answer securities questions are set out below.

Every province has a securities commission to administer and enforce securities legislation. Their mandates include protecting investors from unfair, improper and fraudulent practices. Complaints can be sent to the commissions. Given the confidential nature of the complaint, some commissions request complaints be sent in hard copy rather than electronically.

Investor Information

Canadian ShareOwners Association

The Canadian ShareOwners Association is an independent non-profit organization serving the needs of individual investors and investment clubs. Its mandate is to educate Canadians on successful investing, and it offers programs and tools to make investing easier for Canadians.

7th Floor, 121 Richmond Street West
Toronto ON M5H 2K1
Tel.: (416) 595-9600
Toll Free: 1-800-268-6881
Fax: (416) 595-0400
E-mail: customercare@shareowner.com
Web site: www.shareowner.com

The Investor Learning Centre of Canada

The Centre is a not-for-profit organization dedicated to providing non-promotional investment materials. It issues publications, holds seminars and has a resource centre, and answers questions concerning investors, bonds, stocks, capital and the market system.

Resource Centre
Main Floor, 121 King Street West
Toronto ON M5H 3X7
Tel.: (416) 364-6666
E-mail: investorlearning@csi.ca
Web site: www.investorlearning.ca

Investment Fund Institute of Canada

The Institute is the national association of the investment funds industry. Its responsibilities include broadening public awareness and understanding of mutual funds and the overall investment funds industry. It administers mutual fund education courses.

5th Floor, 151 Yonge Street
Toronto ON M5C 2W7
Tel.: (416) 363-2158
Toll Free: 1-888-865-4342
Fax: (416) 861-9937
Web site: www.ific.ca/eng

Suite 1800, 1010 Sherbrooke Street West
Montréal QC H3A 2R7
Tel.: (514) 985-7025
Fax: (514) 985-5113

ADVOCIS, The Financial Advisor Association of Canada

The Association can explain the role of a financial planner and give advice on choosing an appropriate planner.

350 Bloor Street East
Toronto ON M4W 3W8
Tel.: (416) 593-6592
Toll free: 1-800-346-CAFP (2237)
Fax: (416) 593-8459
Email: info@advocis.ca
Web site: www.advocis.ca

Securities Commissions

Newfoundland and Labrador
Securities Division
Department of Government Services
Confederation Building
2nd Floor, West Block
P.O. Box 8700
St John's NL A1B 4J6
Tel.: (709) 729-4189
Fax: (709) 729-6187
Web site: www.gov.nf.ca/gs/cca/scon/

Nova Scotia
Nova Scotia Securities Commission
2nd Floor, Joseph Howe Building
1690 Hollis Street
P.O. Box 458
Halifax NS B3J 3J9
Tel.: (902) 424-7768
Fax: (902) 424-4625
Web site: www.gov.ns.ca/nssc

Prince Edward Island
Securities Office
Consumer, Corporate, and
Insurance Services Division
Office of Attorney General
95 Rochford Street
P.O. Box 2000
Charlottetown PE C1A 7N8
Tel.: (902) 368-5152
Fax: (902) 368-4910
Web site: www.gov.pe.ca/securities

New Brunswick
Securities Commission
Department of Justice
Harbour Building
Suite 606, 133 Prince William Street
Saint John NB E2L 2B5
Tel.: (506) 658-3060
Fax: (506) 658-3059
E-mail: securities.branch@gnb.ca
Web site: www.gnb.ca/justice

Quebec
Autorité des marchés financiers
22nd Floor, Tour de la Bourse
800 Victoria Square
P.O. Box 246
Montréal QC H4Z 1G3
Tel.: (514) 873-5326
Toll Free: 1-866-526-0311
Fax: (418) 525-9512
E-mail: courrier@cvmq.com
Web site: www.cvmq.com

Ontario
Ontario Securities Commission
Inquiries and Contact Centre
Suite 1903, 20 Queen Street West
Toronto ON M5H 3S8
Tel.: (416) 593-8314
Toll Free: 1-877-785-1555
Fax: (416) 593-8122
E-mail: inquiries@osc.gov.on.ca
Web site: www.osc.gov.on.ca

Manitoba
Manitoba Securities Commission
Suite 1130, 405 Broadway Avenue
Winnipeg MB R3C 3L6
Tel.: (204) 945-2548
Fax: (204) 945-0330
E-mail: securities@gov.mb.ca
Web site: www.msc.gov.mb.ca

Saskatchewan
Saskatchewan Financial Services Commission
Securities Division
6th Floor, 1919 Saskatchewan Drive
Regina SK S4P 3V7
Tel.: (306) 787-5645
Fax: (306) 787-5899
Web site: www.sfsc.gov.sk.ca

Alberta
Alberta Securities Commission
4th Floor, 300-5 Avenue SW
Calgary AB T2P 3C4
Tel.: (403) 297-6454
Fax: (403) 297-6156
E-mail: inquiries@seccom.ab.ca
Web site: www.albertasecurities.com

Note: In Alberta, to be connected to provincial government offices toll free, dial 310-0000 and follow the instructions.

British Columbia
British Columbia Securities Commission
701 West Georgia Street
P.O. Box 10142, Pacific Centre
Vancouver BC V7Y 1L2
Tel.: (604) 899-6500
Toll Free: 1-800-373-6393
(British Columbia and Alberta Only)
Fax: (604) 899-6506
E-mail: inquiries@bcsc.bc.ca
Web site: www.bcsc.bc.ca

Northwest Territories
Northwest Territories Registrar of Securities
Department of Justice
Government of the Northwest Territories
1st Floor, Stuart M. Hodgson Building
5009 – 49th Street
P.O. Box 1320
Yellowknife NT X1A 2L9
Tel.: (867) 920-3318
Fax: (867) 873-0243
Web site: www.justice.gov.nt.ca/SecuritiesRegistry/SecuritiesRegistry.htm

Yukon
Yukon Securities Registry
Consumer and Safety Services
Corporate Affairs
P.O. Box 2703
Whitehorse YT Y1A 2C6
Tel.: (867) 667-5225
Fax: (867) 393-6251
Web Site:
www.gov.yk.ca/depts/community/corp

Nunavut
Nunavut Securities and Legal Registries
Department of Justice
P.O. Box 1000 Station 570
Iqaluit NU X0A 0H0
Tel.: (867) 975-6191
Fax: (867) 975-6190

Funeral Services

Newfoundland and Labrador

Department of Government Services
Consumer and Commercial Affairs Branch
Financial Services Regulation Division
P.O. Box 8700
St. John's NL A1B 4J6
Tel.: (709) 729-2594
Fax: (709) 729-3205
Web site: www.gov.nl.ca/gs/fsr

Nova Scotia

Board of Embalmers and Funeral Directors
P.O. Box 2723
Halifax NS B3J 3P7
Tel.: (902) 453-5545
E-mail: nsboard@ns.sympatico.ca

Prince Edward Island

Linda Peters
Compliance Officer
Pre-Arranged Funeral Services Act
Office of the Attorney General
P.O. Box 2000
Charletown PEI C1A 7N8
Tel.: (902) 368-5653
Fax: (902) 368-5283
E-mail: lmpeters@gov.pe.ca

New Brunswick

Board for Registration of
Embalmers and Funeral Directors
1063 Main Street
P.O. Box 31
Hampton NB E0G 1Z0
Tel.: (506) 832-5541
Fax: (506) 832-3082

Quebec

Régie régionale de la
santé et des services sociaux
Direction des services techniques et financiers
525 Wilfrid-Hamel Boulevard East
Quebec QC G1M 2S8
Tel.: (418) 525-1482
Fax: (418) 525-1472

Ontario

Board of Funeral Services
Suite 2810, 777 Bay Street
Toronto ON M5G 2C8
Tel.: (416) 979-5450
Fax: (416) 979-0384
Toll free: 1-800-387-4458

Cemeteries Regulation Unit
32nd Floor, 250 Yonge Street
Toronto ON M5B 2N5
Tel.: (416) 326-8800
Toll free: 1-800-889-9768
Fax: (416) 326-8406

Manitoba

Board of Administration Under the
Embalmers and Funeral Directors Act
254 Portage Avenue
Winnipeg MB R3C 0B6
Tel.: (204) 947-1098
Fax: (204) 945-0424
E-mail: embalmersdirectors@gov.mb.ca

Saskatchewan

Funeral and Cremation Services of
Saskatchewan
3847C Albert Street
Regina SK S4S 3R4
Tel.: (306) 584-1575
Fax: (306) 584-1576
E-mail: sask.funeral@sasktel.net
Web site: www.fcscs.ca

Alberta

Funeral Services Regulatory Board
11810 Kingsway Avenue
Edmonton AB T5G 0X5
Tel.: (403) 452-6130
Fax: (403) 452-6085
Toll free: 1-800-563-4652

British Columbia

Business Practices and
Consumer Protection Authority
5th Floor, 1019 Wharf Street
P.O. Box 9244
Victoria BC V8W 9J2
Tel.: (604) 320-1667
Toll free: 1-888-564-9963
Fax: (250) 920-7181
E-mail: info@bpcpa.ca
Web site: www.bpcpa.ca

Yukon

Department of Community Services
Consumer and Safety Services
P.O. Box 2703
Whitehorse YT Y1A 2C6
Tel.: (867) 667-5111
Toll free: 1-800-661-0408
Fax: (867) 667-3609
E-mail: consumer@gov.yk.ca

Nunavut

Consumer Affairs
Community and Government Services
P.O. Box 440
Baker Lake NT X0C 0A0
Tel.: (867) 793-3303
Toll free: 1-866-223-8139
Fax: (867) 793-3321

Health and Food

If you are concerned about food safety, contact the Canadian Food Inspection Agency (CFIA).

For general health information contact Health Canada. The department provides an extensive amount of health-related information on a variety of topics, including consumer products, seniors and healthy living. Health Canada can be contacted through its headquarters or one of the regional offices. You may also wish to explore Health Canada's Web site (www.hc-sc.gc.ca).

Several provinces also provide toll-free health information lines, as well as Internet sites.

Finally, consumers may wish to contact consumer and non-governmental organizations that provide health information.

Canadian Food Inspection Agency (CFIA)

59 Camelot Drive
Ottawa ON K1A 0Y9
Tel.: (613) 225-2342
Food Safety Inquiries:
Ontario: 1-800-701-2737
Quebec: 1-800-561-3350
Other Provinces: 1-800-442-2342
Fax: (613) 228-2165
E-mail: cfiamaster@inspection.gc.ca
Web site: www.cfia-acia.agr.ca

Health Canada

Headquarters
Address Locator (A.L.) 0900C2
Ottawa ON K1A 0K9
Tel.: (613) 957-2991
TTY: 1-800-267-1245
Fax: (613) 941-5366
E-mail: info@hc-sc.gc.ca
Web Site: www.hc-sc.gc.ca

Division of Aging and Seniors
Population Health Directorate
Address Locator (A.L.) 1908A1
Ottawa ON K1A 1B4
Tel.: (613) 952-7606
Fax: (613) 957-7627
E-mail: seniors@hc-sc.gc.ca
Web site: www.hc-sc.gc.ca/seniors-aines

Population and Public Health Branch – Health Canada – Regional Offices

Atlantic
Maritime Centre
15th Floor, Suite 1525
1505 Barrington Street
Halifax NS B3J 3Y6
Tel.: (902) 426-2700
Fax: (902) 426-9689
Email:
pphatlantic-spspatlantique@hc-sc.gc.ca
Web Site:
www.phac-aspc.gc.ca/canada/regions/atlantic/

Québec
Complexe Guy-Favreau, East Tower
Suite 218, 200 René Lévesque Blvd. West
Montréal QC H2Z 1X4
Tel.: (514) 283-2306
Fax: (514) 283-6739

Ontario and Nunavut
4th Floor, 25 St. Clair Avenue East
Toronto ON M4T 1M2
Tel.: (416) 973-4389
Toll Free: 1-866-999-7612
Fax: (416) 973-1423

Manitoba and Saskatchewan
Suite 425, 391 York Avenue
Winnipeg MB R3C 0P4
Tel.: (204) 983-2508
Fax: (204) 983-3972

Alberta and the Northwest Territories
Canada Place
Suite 710, 9700 Jasper Avenue
Edmonton AB T5J 4C3
Tel.: (780) 495-2651
Fax: (780) 495-3285
E-mail: pphb_abnwt@hc-sc.gc.ca
Web Site:
http://www.phac-aspc.gc.ca/canada/regions/ab-nwt/index.html

British Columbia and Yukon
Winch Building
Suite 405, 757 West Hastings Street
Vancouver BC V6C 1A1
Tel.: (604) 666-2083
Fax: (604) 666-2258

Provincial and Territorial Departments and Ministries of Health

Newfoundland and Labrador

Health and Community Services
Coordinator of Inquires and Health Planning
Confederation Building
P.O. Box 8700
St. Johns NL A1B 4J6
Tel.: (709) 729-4984
Fax: (709) 729-4969
E-mail: healthinfo@gov.nl.ca
Web site: www.gov.nl.ca/health

Prince Edward Island

Health and Social Services
Jones Building
2nd Floor, 11 Kent Street
P.O. Box 2000
Charlottetown PE C1A 7N8
Tel.: (902) 368-4900
Health Info: 1-800-241-6970
Fax: (902) 368-4969
Web site: www.gov.pe.ca/hss

Nova Scotia

Nova Scotia Department of Health
1690 Hollis Street
P.O. Box 488
Halifax NS B3J 2R8
Tel.: (902) 424-5818
Fax: (902) 424-0730
Toll Free: 1-800-387-6665 (Nova Scotia Only)
TTY: 1-800-670-8888
Email: dohwen@gov.ns.ca
Web site: www.gov.ns.ca/health

New Brunswick

Department of Health and Wellness
P.O. Box 5100
Fredericton NB E3B 5G8
Tel.: (506) 453-4800
Fax: (506) 453-5442
Web site: www.gnb.ca/hw-sm

Seniors
Department of Family
and Community Services
Sartain McDonald Building
P.O. Box 6000
Fredericton NB E3B 5H1
Tel.: (506) 453-2001
Fax: (506) 453-7478
Web site: www.gnb.ca

After Hours mergency Social Services
Fredericton: (506) 453-2145
Other areas: 1-800-442-9799

Quebec

Ministère de la Santé
et des Services sociaux
Édifice Catherine-de-Longpré
1075 Sainte-Foy Road
Quebec QC G1S 2M1
Tel.: (418) 266-8900
Toll free: 1-800-707-3380 (Quebec only)
Web site: www.msss.gouv.qc.ca

Ontario

Ministry of Health and Long-Term Care
McDonald Block
Suite M1-57, 900 Bay Street
Toronto ON M7A 1N3
Toll free: 1-800-268-1154 (Ontario Only)
INFOline: (416) 314-5518 (Toronto)
TTY: 1-800-387-5559
Fax: (416) 314-8721
E-mail: infomoh@gov.on.ca
Web site: www.health.gov.on.ca

Manitoba

Manitoba Health
Health Links phone line:
(204) 788-8200 (in Winnipeg)
Toll free: 1-888-315-9257 (in rural
and northern areas)
Web site: www.gov.mb.ca/health

Saskatchewan

Saskatchewan Health
3475 Albert Street
Regina SK S4S 6X6
Tel.: (306) 787-3013
Toll free: 1-800-667-7766
HealthLine: 1-877-800-0002
Fax: (306) 787-3823
E-mail: webmaster@health.gov.sk.ca
Web site: www.health.gov.sk.ca

Alberta

Alberta Health and Wellness
10025 Jasper Avenue
Edmonton AB T5J 1S6
Tel.: (780) 427-7164 (Edmonton)
Toll Free in Alberta: 310-0000,
then (780) 427-1432
Fax: (780) 422-0102
E-mail: ahinform@health.gov.ab.ca
Web site: www.health.gov.ab.ca

British Columbia

Ministry of Health
1515 Blanshard Street
Victoria BC V8W 3C8
Tel.: (205) 952-3456
INFOline: (250) 952-1742
Toll free: 1-800-465-4911
Web site: www.gov.bc.ca/healthservices

Northwest Territories

Department of Health and Social Services
P.O. Box 1320
Yellowknife NT X1A 2L9
Tel.: (867) 920-6173
Fax: (867) 873-0266
Web site: www.hlthss.gov.nt.ca

Yukon

Department of Health and Social Services
P.O. Box 2703
Whitehorse YT Y1A 2C6
Tel.: (867) 667-3673
Toll free: 1-800-661-0408 ext. 3673
Fax: (867) 393-3096

Nunavut

Department of Health and Social Services
PO Box 1000
Iqaluit NU X0A 0H0
Tel.: (867) 975-5700
Fax: (867) 975-5705
Web site: www.gov.nu.ca/hss.htm

Consumer and Non-Governmental Groups

The Canadian Hard of Hearing Association

The Canadian Hard of Hearing Association is a non-profit, self-help, bilingual consumer organization run by and for persons who are hard of hearing. The Association creates public awareness and seeks standards for technical devices such as hearing aids.

Suite 205, 2435 Holly Lane
Ottawa ON K1V 7P2
Tel.: (613) 526-1584
Toll free: 1-800-263-8068
TTY: (613) 526-2692
Fax: (613) 526-4718
Web site: www.chha.ca

Carrefour Adaptation Québec

This group offers many specialized services, including counselling, buyers' guides and legal assistance.

360 du Pont Street
P.O. Box 1000
Quebec QC G1K 6M6
Tel.: (418) 522-1251
Fax: (418) 522-1252

Office des personnes handicapées du Quebec

The Office oversees the coordination of services for disabled people; provides information and advice; and promotes the interests of the disabled and their integration into mainstream educational, professional and social milieu.

309 Brock street
Drummondville QC J2B 1C5
Tel.: (819) 475-8618
Toll free: 1-800-567-1465
TTY: 1-800-567-1477
Fax: (819) 475-8753
Web site: www.ophq.gouv.qc.ca

Dietitians of Canada

Dietitians of Canada (DC) brings the knowledge and skills of its members together to influence decisions that affect food, nutrition and health. Formerly the Canadian Dietetic Association (1935-96), DC has set the standard for education of dietitians and professional dietetic practice.

Suite 604, 480 University Avenue
Toronto ON M5G 1V2
Tel.: (416) 596-0857
Fax: (416) 596-0603
Web site: www.dietitians.ca

National Institute of Nutrition

The National Institute of Nutrition (NIN) is a national non-profit organization. Its objectives are to serve as a credible source and objective authority on issues related to nutrition, to strengthen nutrition research and education in Canada, and to influence public policy in nutrition for the benefit of all Canadians. NIN has working partnerships with health professionals, educators, universities, government and industry.

Suite 301A, 3800 Steeles Avenue West
Woodridge ON K1S 2E1
Tel.: (905) 265-1349
Fax: (905) 265-9372
E-mail: nin@nin.ca
Web site: www.nin.ca

The Home

Canada Mortgage and Housing Corporation

Canada Mortgage and Housing Corporation (CMHC), the government of Canada's national housing agency, is committed to providing Canadians with quality, choice and affordability in housing. CMHC offers consumers mortgage loan insurance, support for social housing, leading-edge research to improve the quality and affordability of housing and information to help with housing decisions.

National Office

Aviation Parkway
700 Montreal Road
Ottawa ON K1A 0P7
Tel.: (613) 748-2000
TTY: (613) 748-2447
Fax: (613) 748-2098
E-mail: chic@cmhc-schl.gc.ca
Web site: www.cmhc-schl.gc.ca

Atlantic Business Centre

Halifax Shopping Centre
Suite 300, Tower 1
7001 Mumford Road
Halifax, NS B3L 4L9
Tel.: (902) 426-3530
Fax: (902) 426-9991

Quebec Business Centre

1st Floor, 1100 René-Lévesque Boulevard West
Montréal QC H3B 5J7
Tel.: (514) 283-2222
Fax: (514) 283-0860

Ontario Business Centre

Suite 500, 100 Sheppard Avenue East
Toronto, ON, M2N 6Z1
Tel.: (416) 221-2642
TTY: 1-800-309-3388
Fax: (416) 218-3310

Prairies, Nunavut and Northwest Territories Business Centre

Suite 200, 1000 – 7th Avenue SW
Calgary AB T2P 5L5
Tel.: (403) 515-3000
TTY: 1-888-841-4975
Fax: (403) 515-2930

British Columbia and Yukon Business Centre

Suite 200, 1111 West Georgia Street
Vancouver BC V6E 4S4
Tel.: (604) 731-5733
TTY: 1-888-841-4975
Fax: (604) 737-4139

New Home Warranty Program

New homebuyers may be interested in taking advantage of a new home warranty program. These programs are available in most provinces. For a fee, owners may purchase a limited warranty for their home. As well, homes built under these programs are built in accordance with the National Building Code of Canada. Potential homebuyers may be interested in seeking the assistance of a professional, including a home inspector or a real estate agent. Renters and those in need of housing assistance should contact their provincial office responsible for housing.

Atlantic Home Warranty Program

15 Oland Crescent
Halifax NS B3S 1C6
Tel.: (902) 450-9000
Toll free: 1-800-320-9880 (Atlantic Canada only)
Fax: (902) 450-5454
E-mail: info@ahwp.org
Web site: www.ahwp.org

Guarantee Plan for New Residential Buildings

La Régie du bâtiment du Quebec
3rd Floor, 545 Crémazie Boulevard East
Montréal QC H2M 2V2
Tel. (514) 873-0976
Toll Free: 1-800-361-0761
Fax: (514) 873-7667
Email: licences@rbg.gouv.qc.ca
Web site: www.rbq.gouv.qc.ca/dirEnglish/guaranteePlan/index-an.asp

Ontario

Tarion Warranty Corporation
12th Floor, 5160 Yonge Street
Toronto ON M2N 6L9
Tel.: (416) 229-9200
Toll free: 1-877-982-7466
Fax: (416) 229-3800
Toll free: 1-877-664-9710
E-mail: info@tarion.com
Web site: www.tarion.com

New Home Warranty Program of Manitoba Inc.

Suite 200, 675 Pembina Hwy
Winnipeg, MB R3M 2L6
Tel.: (204) 453-1155
Fax: (204) 287-8561
E-mail: mbnhwp@mbnhwp.com
Web site: www.mbnhwp.com

New Home Warranty Program of Saskatchewan

Suite 4, 3012 Louise Street East
Saskatoon SK S7L 3L8
Tel.: (306) 373-7833
Fax: (306) 373-7977
E-mail: snhwp@sasktel.net
Web site: www.nhwp.org

The Alberta New Home Warranty Program

Suite 201, 208 – 57th Avenue SW
Calgary AB T2H 2K8
Tel.: (403) 253-3636
Toll free: 1-800-352-8240
Fax: (403) 253-5062

Suite 204, 10464 Mayfield Road NW
Edmonton AB T5P 4P4
Tel.: (780) 484-0572
Toll free: 1-800-352-8240
Fax: (780) 486-7896
Web site: www.anhwp.com

National Home Warranty Programs

National Office
Suite 3000, 10303 Jasper Avenue
Edmonton AB T5J 3N6
Tel.: (780) 425-2981
Toll Free: 1-800-472-9784
Fax: (780) 426-2723
Web site: www.nationalhomewarranty.com

Suite 1210, 10201 Southport Road SW
Calgary, AB T2W 4X9
Tel.: (403) 278-5665
Toll Free: 1-888-776-7707
Fax: (403) 278-5551

Suite 1200, 543 Granville Street
Vancouver BC V6C 1X8
Tel.: (604) 608-6678
Toll Free: 1-888-243-8807
Fax: (604) 408-1001

Suite 200, 5 Donald Street
Winnipeg, MB R3L 2T4
Tel.: (204) 284-0293
Toll free: 1-800-472-9784
Fax: (204) 889-9864

Professional Groups

Canadian Association of Home and Property Inspectors

The national association provides information for those interested in seeking a home inspector. Provincial associations provide general pointers and a checklist of questions to ask during a short inspection of a house.

National Headquarters
64 Reddick Road
P.O. Box 507
Brighton ON K0K 1H0
Tel.: (613) 475-5699
Toll free: 1-888-748-2244
Fax: (613) 475-1595
E-mail: info@cahi.ca
Web site: www.cahi.ca

Atlantic provinces
Toll Free: 1-888-748-2244
Web site: www.cahpi-atl.com

Quebec
Tel.: (514) 234-2104
Fax: (514) 694-5895
E-mail: info@aibq.qc.ca
Web site: www.aibq.qc.ca

Ontario
Tel.: (416) 256-0960
Toll free: 1-888-744-6244
E-mail: oahi@oahi.com
Web site: www.oahi.com

Saskatchewan
Tel.: 1-866-546-7888
E-mail: j.sabo@sasktel.net
Web site: www.cahpi-sk.com

Alberta
Tel.: (403) 248-6893
Toll free: 1-800-351-9993
Fax: (403) 204-0898
E-mail: info@cahpi-alberta.com
Web site: www.cahpi-alberta.com

British Columbia
Tel.: (250) 491-3979
Toll free: 1-800-610-5665
Email: registrar@cahpi.bc.ca
Web site: www.cahpi.bc.ca

Canadian Real Estate Association

The Association provides an outline of real estate professionals' ethical obligations to clients and customers. It also gives an overview of the typical steps involved in buying a house through a real estate agent.

Canada Building
Suite 1600, 344 Slater Street
Ottawa ON K1R 7Y3
Tel.: (613) 237-7111
Fax: (613) 234-2567
E-mail: info@crea.ca
Web site: www.crea.ca

Newfoundland and Labrador
Superintendent of Real Estate Trading Act
Confederation Building, West Block
P.O. Box 8700
St. John's NL A1B 4J6
Tel.: (709) 729-2660
Fax: (709) 729-3205

Nova Scotia Real Estate Commission (NSERC)

The NSREC, created under a provincial statute, is an independent, non-government agency, responsible for the regulation of the real estate industry. The Commission investigates complaints against industry members and decides whether there has been conduct which deserves sanction.

7 Scarfe Court
Dartmouth NS B3B 1W4
Tel.: (902) 468-3511
Toll free: 1-800-390-1015
Fax: (902) 468-1016
E-mail: info@nsrec.ns.ca
Web site: www.nsrec.ns.ca

L'Association des courtiers et agents immobiliers du Québec (ACAIQ)

The ACAIQ is responsible for overseeing real estate brokerage in Québec. Its mission is to protect the public by supervising the professional activities of all real estate brokers and agents practicing in Québec, in accordance with the *Real Estate Brokerage Act*.

Suite 300, 6300, rue Auteuil
Brossard QC J4Z 3P2
Tel.: (450) 676-4800
Toll free: 1 800 440-5110
Fax: (450) 676-7801
E-mail: info@acaiq.com
Web site: www.acaiq.com

The Real Estate Council of Ontario (RECO)

The Council administers the Real Estate and Business Brokers Act (REBBA) on behalf of the Ontario Ministry of Consumer and Business Services. RECO's mandate is twofold: administer the regulatory requirements of the real estate industry as set down by the Government of Ontario and to protect consumers and members through a fair and safe and informed marketplace. The Council also has a Complaints, Compliance and Discipline process that is designed to handle consumer complaints and concerns about the ethical conduct of registered real estate brokers and salespersons.

East Tower
Suite 600, 3250 Bloor Street West
Toronto (Ontario) M8X 2X9
Tel.: (416) 207-4800
Toll free: 1-800-245-6910
Fax: (416) 207-4820
E-mail: information@reco.on.ca
Web site: www.reco.on.ca

Saskatchewan Real Estate Commission

The Commission is responsible for licensing and disciplining real estate brokers in Saskatchewan, including investigating complaints.

231 Robin Crescent
Saskatoon SK S7L 6M8
Tel.: (306) 374-5233
Toll free: 1-877-700-5233
Fax: (306) 373-5377
E-mail: info@srec.sk.ca
Web site: www.srec.sk.ca

Real Estate Council of Alberta

The Council is responsible for the regulation of the real estate industry in the province. This includes investigating complaints against real estate agents and mortgage brokers.

Suite 340, 2424 – 4th Street S.W.
Calgary AB T2S 2T4
Tel.: (403) 228-2954
Toll free: 1-888-425-2754 (Alberta only)
Fax: (403) 228-3065
E-mail: recainfo@reca.ab.ca
Web site: www.reca.ab.ca

Real Estate Council of British Columbia

The Council is responsible for licensing real estate agents and salespersons, enforcing entry qualifications, investigating complaints against licensees and imposing disciplinary sanctions under the *Real Estate Act*.

Suite 900, 750 West Pender Street
Vancouver BC V6C 2T8
Tel.: (604) 683-9664
Toll free: 1-877-683-9664
Fax: (604) 683-9017
E-mail: info@recbc.ca
Web site: www.recbc.ca

Provincial and Territorial Ministries or Departments of Housing

Newfoundland and Labrador

Newfoundland and Labrador
Housing Corporation
Sir Brian Dunfield Building
2 Canada Drive
P.O. Box 220
St. John's NL A1C 5J2
Tel.: (709) 724-3000
Fax: (709) 724-3250
Web site: www.nlhc.nl.ca

Nova Scotia

Nova Scotia Department of
Community Services
Housing Services
P.O. Box 696
Halifax NS B3J 2T7
Tel.: (902) 424-3280
Fax: (902) 424-0661
Web site: www.gov.ns.ca/coms/hous

Prince Edward Island

Office of the Director of
Residential Rental Property
Island Regulatory and Appeals Commission
5th Floor, Suite 501
134 Kent Street
P.O. Box 577
Charlottetown PE C1A 7L1
Tel.: (902) 892-3501
Toll free: 1-800-501-6268
Fax: (902) 566-4076
Web site: www.irac.pe.ca/rental

New Brunswick

Department of Family and
Community Services
P.O. Box 6000
Fredericton NB E3B 5H1
Tel.: (506) 453-2001
Fax: (506) 453-7478
Web site: www.gnb.ca/0017/Housing

Rentalsman and Consumer Affairs
Department of Justice and Attorney General
P.O. Box 6000
Fredericton NB E3B 5H1
Tel.: (506) 453-2682
Fax: (506) 444-4494

Quebec

Ministère des Affaires municipales,
du Sport et du Loisir
4th Floor, 10 Pierre-Olivier-Chauveau Street
Québec QC G1R 4J3
Tel.: (418) 691-2040
Fax: (418) 644-9863
Web site: www.mam.gouv.qc.ca
Régie du logement
Web site:
www.rdl.gouv.qc.ca/en/1_0/index.asp

Société d'habitation du Quebec
Direction des communications
1054 Louis-Alexandre-Taschereau Street
3rd Floor, Aile St-Amable
Québec QC G1R 5E7
Tel.: (418) 643-7676
Toll free: 1 800 463-4315
Fax: (418) 643-4560
E-mail: infoshq@shq.gouv.qc.ca
Web site:
www.shq.gouv.qc.ca/en/index.html

Ontario

Ministry of Municipal Affairs and Housing
17th Floor, 777 Bay Street
Toronto ON M5G 2E5
Tel.: (416) 585-7041
TTY: (416) 585-6991
Toll free: 1-866-220-2290
E-mail: mininfo@mah.gov.on.ca
Web site: www.mah.gov.on.ca/

Manitoba

Manitoba Finance
Residential Tenancies Branch
Suite 302, 254 Edmonton Street
Winnipeg, MB R3C 3Y4
Tel.: (204) 945-2476
Toll free: 1-800-782-8403 (in Manitoba)
Fax: (204) 945-6273
E-mail: rtb@gov.mb.ca
Web site: www.gov.mb.ca/finance/cca/rtb

Manitoba Housing Authority
Central Office
Main Floor, 185 Smith Street
Winnipeg MB R3C 3G4
Phone: (204) 945-4663
Toll free: 1-800-282-8069
Fax: (204) 945-2013
Web site:
www.gov.mb.ca/fs/housing/mha.html

Saskatchewan

Saskatchewan Housing Division
Municipal Government
1855 Victoria Avenue
Regina SK S4P 3V7
Tel.: (306) 787-4177
Toll free: 1-800-667-7567

Saskatchewan Housing Corporation
Saskatchewan Community
Resources and Employment
E-mail: communications@dcre.gov.sk.ca
Web site:
www.dcre.gov.sk.ca/housing/overview.html

Alberta

Housing Services Division
Alberta Seniors
Box 3100
Edmonton AB T5J 4W3
Tel.: (780) 427-7876
Toll Free: 1-800-642-3853
Fax: (780) 422-5954 or (403) 297-6138
E-mail: Housing@gov.ab.ca
Web site: www.seniors.gov.ab.ca

British Columbia

Housing Policy Branch
Minsitry of Community, Aboriginal
and Women's Services
P.O. Box 9952, Stn Prov Govt
Victoria BC V8W 9R3
Tel.: (250) 387-7088
Fax: (250) 387-5120
Web site:
www.mcaws.gov.bc.ca/housing/housing.htm

Northwest Territories

Northwest Territories Housing Corporation
P.O. Box 2100
Yellowknife NT X1A 2P6
Web site: www.nwthc.gov.nt.ca

Yukon

Yukon Housing Corporation
410H Jarvis Street
Whitehorse YT Y1A 2H5
Tel.: (867) 667-5759
Toll free: 1-800-661-0408, local 5759
(Yukon only)
Fax: (867) 667-3664
E-mail: ykhouse@housing.yk.ca
Web site: www.housing.yk.ca

Nunavut

Nunavut Housing Corporation
P.O. Box 480
Arviat NU X0C 0E0
Tel.: (867) 857-3000
Fax: (867) 857-3040

Other Government Contacts

These are government offices that handle specific issues such as competition policy, financial services, food, product and road safety, bankruptcy and funeral services.

Competition Policy

Competition Bureau

The Competition Bureau promotes fair competition in the marketplace by discouraging deceptive business practices.

When you or someone you know has been the victim of deceptive business practices, you should call the Bureau or fill out an online Inquiry Form. The form is placed on a secure server that is designed to protect confidential information. The information goes directly to the Bureau's Information Centre.

Bureau staff will examine your complaint to determine whether it raises concerns under the *Competition Act*, the *Consumer Packaging and Labelling Act*, the *Textile Labelling Act*, or the *Precious Metals Marking Act*. When it does, the Bureau may contact other customers or competitors to obtain more information. When, after further study, there is evidence of a possible contravention of an *Act*, a formal inquiry may be opened. All inquiries are conducted in private.

Information Centre
Competition Bureau
50 Victoria Street
Gatineau QC K1A 0C9
Tel.: (819) 997-4282
Toll Free: 1-800-348-5358
TTY: 1-800-642-3844
Fax: (819) 997-0324
E-mail: compbureau@cb-bc.gc.ca
Web site: www.cb-bc.gc.ca

Financial Services

Financial Consumer Agency of Canada (FCAC)

FCAC works to protect and educate consumers in the area of financial services, providing consumer information and overseeing financial institutions to ensure that they comply with federal consumer protection measures.

6th Floor, 427 Laurier Avenue West
Ottawa ON K1R 1B9
Tel.: (613) 996-5454
Toll free: 1-866-461-FCAC (3222)
Fax: (613) 941-1436
Toll free: 1-866-814-2224
Web site: www.fcac.gc.ca

Food Safety

Canadian Food Inspection Agency (CFIA)

In 1997, the Government of Canada consolidated all food inspection services into a single federal food inspection agency. Consumers are now able to address food inspection questions or concerns to a single contact. The CFIA delivers all federal inspection services related to food, animal health and plant protection.

59 Camelot Drive
Ottawa ON K1A 0Y9
Tel.: (613) 225-2342
Toll free: 1-800-442-2342
Fax: (613) 228-2165
E-mail: cfiamaster@inspection.gc.ca
Web site: www.cfia-acia.agr.ca

Product Safety Programme

Health Canada

The mission of Health Canada's Product Safety Programme is to prevent product-related death, illness and injury. It protects consumers from hazardous or potentially hazardous products covered by the *Hazardous Products Act*. The Product Safety Bureau's regional offices investigate consumer and trade complaints.

Product Safety Programme

Health Canada
5th Floor, MacDonald Building
123 Slater Street
Address Locator 3505D1
Ottawa ON K1A 0K9
Tel.: (613) 946-6465
Fax: (613) 946-1100
E-mail: psp_website@hc-sc.gc.ca
Web Site: www.hc-sc.gc.ca/hecs-sesc/psp/index.htm

National Consumer Product Safety Office

Product Safety Programme
Health Canada
4th Floor, MacDonald Building
123 Slater Street
Address Locator: 3504D
Ottawa ON K1A 0K9
Tel.: (613) 957-4467
Fax: (613) 952-3039
E-mail: cps-spc@hc-sc.gc.ca

Newfoundland and Labrador

Regional Product Safety Office
Health Canada
3rd Floor, John Cabot Building
10 Barter's Hill
P.O. Box 1949
St. Johns NL A1C 5R4
Tel.: (709) 772-4050
Fax: (709) 772-5945
E-mail: Atlantic_ProdSafe@hc-sc.gc.ca

New Brunswick and Prince Edward Island

Regional Product Safety Office
Health Canada
1st Floor, 10 High Field Street
Moncton, NB E1C 9V5
Tel.: (506) 851-6638
Fax: (506) 851-3197
E-mail: Atlantic_ProdSafe@hc-sc.gc.ca

Nova Scotia

Regional Product Safety Office
Health Canada
Suite 1625, 1505 Barrington Street
Halifax NS B2Y 3Z7
Tel.: (902) 426-8300
Fax: (902) 426-6676
E-mail: Atlantic_ProdSafe@hc-sc.gc.ca

Quebec

Regional Product Safety Office
Health Canada
1001 St-Laurent West
Longueuil QC J4K 1C7
Tel.: (450) 646-1353
Fax: (450) 928-4066
E-mail: Quebec_Prod@hc-sc.gc.ca

Montréal
Tel.: (514) 283-5488

Suite 266-1, 901 Cap Diamant Street
Québec City, QC G1K 4K1
Tel.: (418) 648-4327
Toll free: 1-800-561-3350
Fax: (418) 649-6536
E-mail: Quebec_Prod@hc-sc.gc.ca

Ontario and Nunavut

Regional Product Safety Office
Health Canada
2301 Midland Avenue
Toronto ON M1P 4R7
Tel.: (416) 973-4705
Fax: (416) 973-1746
E-mail: Tor_Prodsafe@hc-sc.gc.ca

Suite 500, 150 Main Street West
Hamilton ON L8P 1H8
Tel.: (905) 572-2845
Fax: (905) 572-2047
E-mail: Tor_Prodsafe@hc-sc.gc.ca

Manitoba

Regional Product Safety Office
Health Canada
510 Lagimodière Boulevard
Winnipeg MB R2J 3Y1
Tel.: (204) 983-5490
Fax: (204) 984-0461
E-mail: Mb_Prodsafe@hc-sc.gc.ca

Saskatchewan

Regional Product Safety Office
Health Canada
Suite 412, Federal Building
101–22nd Street East
Saskatoon SK S7K 0E1
Tel.: (306) 975-4502
Fax: (306) 975-6040
E-mail: Sk_Prodsafe@hc-sc.gc.ca

Alberta and Northwest Territories

Regional Product Safety Office
Health Canada
Canada Place
Suite 839, 9700 Jasper Avenue
Edmonton AB T5J 4C3
Tel.: (780) 495-2626
Fax: (780) 495-2624
E-mail: Edm_Prodsafe@hc-sc.gc.ca

Harry Hays Building
Suite 282, 220 – 4th Avenue South East
Calgary AB T2G 4X3
Tel.: (403) 292-4677
Fax: (403) 292-4644
E-mail: Cal_Prodsafe@hc-sc.gc.ca

British Columbia and Yukon

Regional Product Safety Office
Health Canada
Suite 210, 3625 Lougheed Highway
Vancouver BC V5M 2A6
Tel.: (604) 666-5003
Fax: (604) 666-5988
E-mail: Bby_Prodsafe@hc-sc.gc.ca

Road Safety

Transport Canada

Transport Canada, in cooperation with provincial and territorial governments and national safety organizations, works to improve road safety in Canada. The Road Safety Directorate has a broad range of responsibilities that are of interest to the public. Its mandate is to reduce the deaths, injuries, damage to property and the environment, health impairment and energy consumption resulting from the use of motor vehicles in Canada.

Road Safety Directorate
Transport Canada
Tower C, Place de Ville
330 Sparks Street
Ottawa ON K1A 0N5
Tel.: (613) 990-2309
TDD: (613) 990-4500
Toll free: 1-800-333-0371
Fax: (613) 954-4731
E-mail: webfeedback@tc.gc.ca
Web Site: www.tc.gc.ca/roadsafety

General information and road safety (including air bags, anti-lock brakes, tires and winter driving):
Tel.: 1-800-333-0371 or (613) 998-8616

Importation of vehicles from:
Europe: (613) 998-8616 or (416) 967-9955
Japan: 1-800-333-0371

Importation of vehicles from the United States:
Registrar of Imported Vehicles
Suite 400, 405 The West Mall
Toronto ON M9C 5K7
Tel.: 1-888-848-8240
E-mail: info@riv.ca
Web site: www.riv.ca

Defect Investigations and Recalls:
Toll Free: 1-800-333-0510

Pacific Region – Road (British Columbia)

Transport Canada
Suite 620, 800 Burrard Street
Vancouver BC V6Z 2J8
Tel.: (604) 666-3518
Fax: (604) 666-7255
Web site:
www.tc.gc.ca/pacific/road/menu.htm

Prairie and Northern Region – Surface Transportation (Alberta, Saskatchewan, Manitoba, Yukon, Northwest Territories and Nunavut)

4th Floor, 344 Edmonton Street
Winnipeg MB R3C 0P6
Tel.: (204) 983-3152
Toll free: 1-888-463-0521
Web site: www.tc.gc.ca/prairieandnorthern/default.htm

Ontario Region – Surface Transportation

Suite 600, 20 Toronto Street
Toronto ON M5C 2B8
Web site:
www.tc.gc.ca/OntarioRegion/en/menu.htm

Quebec Region – Road Transport

700 Leigh Capreol, Zone 3A
Dorval QC H4Y 1G7
Web site:
www.tc.gc.ca/quebec/en/road/menu.htm

Atlantic Region – Road Transport (New Brunswick, Prince Edward Island, Nova Scotia, and Newfoundland and Labrador)

P.O. Box 42
Moncton NB E1C 8K6
Web site: www.tc.gc.ca/atl/en/menu.htm

Bankruptcy

Office of the Superintendent of Bankruptcy

The Office of the Superintendent of Bankruptcy helps ensure that bankruptcies and insolvencies are conducted in a fair and orderly manner. The Office's responsibilities include investigating complaints from debtors and members of the general public regarding possible wrongdoing by someone involved in the insolvency process.

National Headquarters

Industry Canada
Office of the Superintendent of Bankruptcy
8th Floor, Jean Edmonds Towers South
365 Laurier Avenue West
Ottawa ON K1A 0C8
Tel.: (613) 941-1000
Fax: (613) 941-2862
Web site: www.osb-bsf.ic.gc.ca

Name Search Services
Tel.: (613) 941-2863
Fax: (613) 941-9490

Office of the Superintendent of Bankruptcy (by Province)

Nova Scotia

Office of the Superintendent of Bankruptcy
Maritime Centre
16th Floor, 1505 Barrington Street
Halifax, NS B3J 3K5
Tel.: (902) 426-2900
Fax: (902) 426-7275

Quebec

Office of the Superintendent of Bankruptcy
4th Floor, 1141 de l'Église Road
Sainte-Foy, QC G1V 3W5
Tel.: (418) 648-4280
Fax: (418) 648-4120

Suite 600, 2665 King Street West
Sherbrooke QC J1L 1C1
Tel.: (819) 564-5742
Fax: (819) 564-4299

8th Floor
Suite 800, 5 Place Ville Marie
Montréal, QC H3B 2G2
Tel.: (514) 283-6192
Fax: (514) 283-9795

Ontario

Office of the Superintendent of Bankruptcy
Place Bell Building
160 Elgin Street, 11th Floor, Rm B-119
Ottawa, ON K1R 5B4
Tel.: (613) 995-2994
Fax: (613) 996-0949

6th Floor, 25 St. Clair Avenue East
Toronto, ON M4T 1M2
Tel.: (416) 973-6486
Fax: (416) 973-7440

Federal Building,
9th Floor, 55 Bay Street North
Hamilton, ON L8R 3P7
Tel.: (905) 572-2847
Fax: (905) 572-4066

Federal Building
Suite 303, 451 Talbot Street
London, ON N6A 5C9
Tel.: (519) 645-4034
Fax: (519) 645-5139

Manitoba

Office of the Superintendent of Bankruptcy
4th Floor, 400 St. Mary Avenue
Winnipeg, MB R3C 4K5
Tel.: (204) 983-3229
Fax: (204) 983-8904

Saskatchewan

Office of the Superintendent of Bankruptcy
Suite 600, 1945 Hamilton Street
Regina, SK S4P 2C7
Tel.: (306) 780-5391
Fax: (306) 780-6947

7th Floor, 123 – 2nd Avenue South
Saskatoon, SK S7K 7E6
Tel.: (306) 975-4298
Fax: (306) 975-5317

Alberta

Office of the Superintendent of Bankruptcy
5th Floor, Standard Life Tower Building
Suite 510, 639 – 5th Avenue South-West
Calgary, AB T2P 0M9
Tel.: (403) 292-5607
Fax: (403) 292-5188

Suite 725, Canada Place
9700 Jasper Avenue
Edmonton, AB T5J 4C3
Tel.: (780) 495-2476
Fax: (780) 495-2466

British Columbia

Office of the Superintendent of Bankruptcy
Suite 1900, 300 West Georgia Street
Vancouver, BC V6B 6E1
Tel.: (604) 666-5007
Fax: (604) 666-4610